





## • FROM THE CEO •



Happy holiday wishes from all of us here at VCCU! A new year makes for a great time to make changes in our lives for our physical, mental, and even financial health.

When is the last time you took a good look at your financial wellness? Have you been saving enough money for unexpected expenses or for retirement? Is the money you are saving now in an account that earns a good amount of interest? We would like to help you find your financial wellness this year.

Our helpful staff is ready to help you look at your finances and see where we can help you improve. Whether it is switching to a Kasasa Saver account, setting up an IRA for a peace of mind in the future, or refinancing a loan to have more money back in your pocket each month, helping our members is why we are here. Our members' financial well-being is important to us.

Sincerely,

Kelly Hladovcak  
President/CEO

## • AUTO LOANS & REFINANCING •

When you are buying a new or used car the dealership may offer you financing. This can often be a convenient means of obtaining financing, but it might not be the best rate you can get. You could qualify for a better rate or loan term through VCCU. So before you sign on that dotted line, stop in and see what we can do for you.

When you refinance with VCCU, there are several benefits you could get. Refinancing with VCCU could lower your interest rate, reduce your monthly payment, and save money.

VCCU makes it quick and easy to make a new purchase or refinance your current loan. Visit our website, call, or stop in to talk with one of our fantastic loan officers to see how we can help you today with all your loan needs.

**Check out our website for our up-to-date loan rates.**



## • VCCU BOARD OF DIRECTORS FOR RE-ELECTION •

**LISA JAKUSZ** recently retired after 37 years of service in the public sector, most recently serving as the Human Resource Manager for the City of Stevens Point. She has been a director on the Valley Communities Credit Union Board for over 20 years and is currently the Board Chair. Lisa has served on a variety of sub-committees during her tenure as a Board Member.

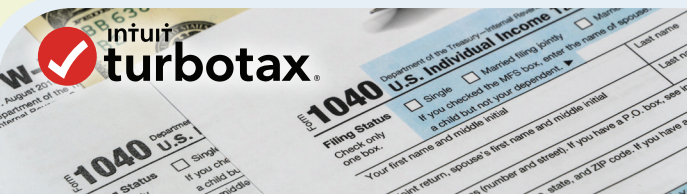


Lisa and her husband Tom live in Stevens Point and have two grown daughters, two adorable grandsons, 3 grand pups, and a grand kitten.



**KRIS LEHMAN** worked 28 years at Marshfield Furniture in purchasing and worked her way up to Internal Marketing Manager. Kris also worked 3 years as the Office Manager for Carpet City Flooring in the Marshfield location.

Currently she is employed as a Sales Coordinator for Clearwater Paper out of Spokane, WA. Kris served as a liaison on the VCCU for a year before becoming a board member in 2022. She has been involved with the Loan Committee and is currently the Board Secretary.



## • TAX SEASON •

VCCU is working with the Love My Credit Union Rewards Turbo Tax program. This program will offer our members savings on the use of Turbo Tax federal products. Make tax season a little easier on yourself this year and use Turbo Tax to file your taxes.

## Plan to attend the VCCU 88TH ANNUAL MEETING

April 18th, 2023, 6:00 pm • Creske Auditorium (Mosinee High School)