

KIDS' CLUB

• THE POWER OF SAVING •

April is National Youth Month and this year's theme is: **Unleash the Power of Saving at Your Credit Union.**

You unleash the power of good financial habits when you save money. What could you do with your savings? Are you saving for something fun like a new bike or a video game? Maybe extra money for your next family vacation?

Activity: We want to see you use your savings power! In the space below:

- Draw or write what you are saving for on paper
- Cut it out with scissors
- Tape it to a container that is large enough to hold money
- Take a photo of your container
- Send it to us by April 20 via Facebook, or via email at marketing@vccuwi.com. Be sure to include your first name and your age. We'd love to share it on our social media!

Now, start saving and building your power! Put birthday, allowance, and chore money in the container— and that penny you found on the sidewalk! Every little bit helps grow your savings. The bigger your savings grow, the more power you have!

Submit your drawing before April 20, to have it displayed by VCCU as part of National Youth Month, by emailing marketing@vccuwi.com; or by Facebook message at www.facebook.com/ValleyCommunitiesCU. By submitting your photo, you are giving VCCU permission to display it on their website and social media pages. If you choose not to have your first name displayed, just use your initial(s). THIS IS NOT A CONTEST.

I'M USING MY SAVING POWER FOR...

FIRST NAME _____ AGE _____



SERVING YOU IN YOUR COMMUNITY AT ONE OF THESE FIVE CONVENIENT LOCATIONS!

Kronenwetter
2290 County Rd. X, Suite C
Kronenwetter, WI 54455
(715) 359-0050

Stevens Point
2940 Church Street
Stevens Point, WI 54481
(715) 341-4543

Marshfield
2011 S. Central Avenue
Marshfield, WI 54449
(715) 384-2867

Wisconsin Rapids
440 8th Street South
Wisconsin Rapids, WI 54494
(715) 424-4400

Mosinee
1105 Western Avenue
Mosinee, WI 54455
(715) 693-3400

Corporate Office
975 Indianhead Drive
Mosinee, WI 54455
(715) 693-5770

Follow Us With

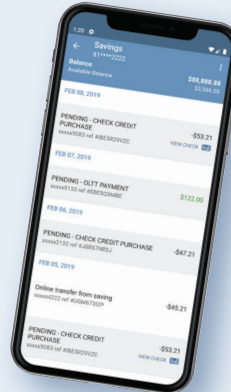
- www.valleycommunities.org
- facebook.com/ValleyCommunitiesCU
- [@valleycommunitiescreditunion](https://www.instagram.com/valleycommunitiescreditunion)

Access & control your account anywhere!



OUR APP:

Use the camera on your smartphone to scan the QR Code to easily download our app, anywhere!**



* APR or annual percentage rate is accurate as of 04/01/2023 and is subject to change at any time. Each individual's APR is based on credit history, not all applicants will receive the lowest rate. Membership eligibility required. Other rates and terms available — visit www.valleycommunities.org. NMLS#431643. Speak with a Valley Communities Credit Union loan officer for current loan rates and terms. ** Visit www.valleycommunities.org for app disclosures.

APRIL 2023



● **FROM THE CEO** ●

Winter is always lovely initially, but as you get into March and April, you can't wait for those warmer spring days and to see nature awoken from its slumber.



Spring is the time for home projects like new landscaping or renovating that leaky roof. It's also time to plan how you'll make the most of the warmer months this year. Will you take your new RV out and visit national parks? Or will you explore our area's fantastic lakes and rivers in a new boat?

VCCU loans help you make those dreams a reality! Our loans offer flexible payment plans, fast local loan decisions, and a team of loan officers who will make every step as easy as possible. Start the conversation today! Call your nearest branch, stop in, or visit www.valleycommunities.org.

Sincerely,

Kelly Hladovcak

Kelly Hladovcak
President/CEO



● **ANNUAL MEETING** ●

We hope to see you at the VCCU 88th Annual Meeting on April 18th, 2023 at 6:00 pm, at the Creske Auditorium (Mosinee High School)

BEWARE OF SCAM

● **HOW TO AVOID SCAMS** ●

Sadly, scams are an ever-growing problem in our society. We would like to believe everyone only has the best intentions, but that isn't always the case.

Protect yourself from being victimized by:

- 1.) Blocking all unwanted calls and texts.
- 2.) Refusing to give out personal information on calls or emails you weren't expecting. (Government agencies like the IRS will not call you and will not ask for your Social Security number over the phone.)
- 3.) Refusing to act immediately upon a request, no matter the pressure to do so. Scammers will attempt to make you feel like you need to act at that exact moment, but YOU DON'T.
- 4.) Stopping the encounter to talk to someone you trust. VCCU's friendly staff always looks out for your best interest. If you receive a phone call or an email that feels fishy, we would be more than happy to talk with you about it. Scammers constantly adapt and change their attack methods. You can always bring us your questions about a potential scam. Your financial security is important to us.



● **CONSOLIDATING YOUR DEBT** ●

Debt consolidation is a great way to take control of your finances. Carrying debt on multiple credit cards could cost you dearly in interest.

Consolidating your debt simplifies monthly payments to multiple creditors into one monthly payment, often at a lower interest rate.

VCCU's Kwik Cash or unsecured loans allow you to consolidate debt without requiring you to secure a loan using your home or car.

Bring your credit card and other debt information to one of our branches and sit down with our friendly loan officers to see how we can save you money and lower your monthly payment!

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



● **IMPORTANT INFORMATION FOR TAX REFUNDS** ●

To avoid delays on direct deposits of your tax refunds, make sure to use the correctly formatted account number. Wrong account numbers may cause returns to be sent back to the IRS.

VCCU's routing number is **275980735**. Your ACH/digital account number is the 10-digit number at the bottom of your check that begins with "0." The full 10-digits must be used. See the example to right.

If you don't have checks, or want to deposit your refund to another account, please contact your local VCCU branch for assistance, or send us a message through NetBranch for assistance.

EXAMPLE:

275980735:0000099999

Credit Union Routing #

ACH/Digital Format of Account #