

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

Kronenwetter
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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

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SUMMER2023



F T Z W H B V S U N N Y Z W H
W I X J W X C X C F F D B C B
J Z S C Q D X U X Q V S Y A U
A S L H O T D O G F K X T M R
X G X H I W X X C X G X V P G
A X F S Z N C H O R E S W I E
X J N A X T G W X H X U H N R
B A Q V X B O A T F X M J G S
H X R I Z Q E X Z X C M G X C
X Z N N J S X N B M X E X B X
J N W G P X D F X W X R X Z D
F C X S W I M J X S Z C J Y J
I U C D B J X D C F Q A P X F
R R X M M D X S X G X M X B X
E N K X K X B E A C H P F B J
W M X T M J I X M T X T M Q A
O X W X A A K C R X B X A X C
R D N S W X E X W F N C A S P
K B P I G G Y B A N K X F Z E
S M O W F B N X Z J W X R S N
N Z O T T X I R O W I O I O N
O B L J P X Z X Q X Q U E C Y
L X H C P C X D F X P F N D P
O B A S E B A L L C B X D U V
L V U X I C E C R E A M S V T
Y T Z B Y V Y H N M E Y V Z V
H N F V A C A T I O N W H J B

How many words can you find?

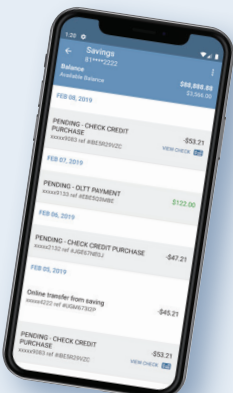
- | | | |
|-----------|-------------|-----------|
| BEACH | ICE CREAM | VACATION |
| BIKES | FRIENDS | SAVINGS |
| CHORES | SUMMER CAMP | SWIM |
| FIREWORKS | POOL | BASEBALL |
| CAMPING | FISHING | BURGERS |
| BOAT | BBQ | PENNY |
| SUNNY | HOTDOG | PIGGYBANK |

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LIFE PLANNER

GUIDE

FINANCIAL PLANNER

GUIDE

• FROM THE CEO •



It never seemed like it would get here, but summer is finally here. Now is the time to get outside and make the most of these long, warm days. Please know we are here to help you purchase those summer fun toys. Do you have a summer house project in mind? We can also help finance those projects with various payment options to meet your needs.

In the news a couple of months ago, you may have heard about some larger California banks that closed. This sparked a lot of questions about insurance on accounts. NCUA federally insures the funds in credit union accounts. NCUA operates and manages the National Credit Union Share Insurance Fund (NCUSIF). Backed by the full faith and credit of the U.S. government, the NCUSIF insures the accounts of millions of account holders in all federal credit unions and the vast majority of state-chartered credit unions. The NCUSIF provides all members of federally insured credit unions with \$250,000 in coverage for their single-ownership accounts. Depending on the ownership structure of your account, you may be eligible for more than \$250,000 of insurance coverage. For more information about your insured funds, you can visit ncua.gov, or call us with any questions you may have.

We are here to help you with all your financial needs and look out for your best interest.

Sincerely,
Kelly Hladovcak

Kelly Hladovcak
President/CEO

• NOAH'S ARK TICKETS •

Beat the heat this summer with your family and splash into a good time at Noah's Ark. VCCU members get a discount – tickets are only \$38.00 ea. when you pick them up at any of our five locations.

• PLAN WISELY: YOUR GUIDE TO FINANCIAL SUCCESS •

We want to introduce *Plan Wisely: Your Guide to Financial Success*. We've created two guides for you to get your finances, essential documents, and other information in order.

Throughout our journey with our membership, we have seen people struggle to help their loved ones with their finances and estate, primarily upon death. There is no one-size-fits-all solution to life planning, but our goal is to help get you the resources to

complete the self-guided planners. These guides hold an abundance of information if someone needs to assist you with your day-to-day finances or help settle an estate in the case of a death.

Our friendly staff will happily walk through and introduce you to the guides; it will take approximately 15 minutes. To ensure you get the attention you deserve, please call your branch to schedule an appointment to review and receive your free guides.



• BUYING A NEW HOME THIS SUMMER? •

We make buying a new home easy at VCCU

WE SERVICE OUR LOANS LOCALLY

Our Loans are underwritten and serviced from start to finish locally. Unlike large banks that send your loans all over the country to be processed, at VCCU, your loan is serviced by someone from your community.

FLEXIBLE FINANCING

Our flexible payment plans can work to fit your schedule. You can make more frequent payments to shorten your loan term and save money. We allow cosigners, so if you just started building credit or have less-than-perfect credit, it may help get your home loan approved. Gifts for down payment or equity are acceptable. Many financials don't allow for gifts or have a complicated process that can confuse the borrower.

BUDGET-FRIENDLY CLOSING COSTS

Our closing costs are some of the lowest. We only require what is needed to process your mortgage; this saves you money.

PRE-QUALIFICATION

With our prequalification, you can have the added confidence when home shopping to make an offer quickly and confidently.

MORTGAGES

We offer fixed-rate loans along with flexible financing options with terms up to 30-year amortization, lock in your rate today!

LOW DOWN PAYMENT OF 10%

We offer low down payment options with a first mortgage of up to 80% of the purchase price, and a second mortgage of up to 10% of the purchase price.

We do not require PMI (private mortgage insurance), which will save you money and keep your monthly payments lower.

Visit www.valleycommunities.org or call one of our branches to talk to our friendly staff – and let us help you get the home of your dreams.