

Down

- 1.) These people are the owners of a credit union.
- 2.) Credit Union's term for a checking account.
- 4.) The name of Valley Communities Credit Union's reward checking and savings accounts.
- 6.) This person works directly with members to perform different transactions.
- 9.) What month is International Credit Union Day celebrated?

Across

- 1.) A type of loan for buying a house.
- 3.) Credit union's term for a savings account.
- 5.) An "Automated Teller Machine" is more commonly known as an.
- 7.) Money that is given to a person and will be paid back over a set amount of time.
- 8.) This type of score helps determine the loan rate a person is qualified for.

- 10.) Money earned from putting money in a share account.



Answers:
 1.) Credit Union Members
 2.) ATM
 3.) Share
 4.) Kasasa
 5.) Credit
 6.) Teller
 7.) Loan
 8.) Credit
 9.) October
 10.) Interest

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

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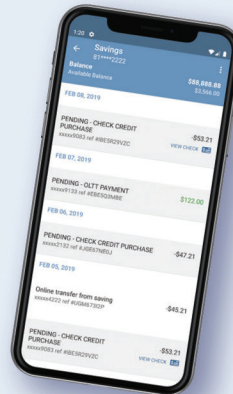
- www.valleycommunities.org
- facebook.com/ValleyCommunitiesCU
- [@valleycommunitiescreditunion](https://instagram.com/valleycommunitiescreditunion)

Access & control your account anywhere!



OUR APP:

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



Membership eligibility required. Federally Insured by NCUA.
 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.

FALL 2023





FROM THE CEO

At Valley Communities Credit Union, we work hard to stay on top of all the new acts of fraud being perpetrated. While we can always hope that none of us will ever fall victim to a scam, knowing what to look for can improve your odds.



Here at VCCU, our tellers are trained to look for transactions that may be out of the norm for a member. A teller may ask why you want to send large amounts of money to a person, company, or even a supposed US Department. These questions are never meant to pry into your personal business, but instead, look out for telltale signs that someone may be trying to take advantage of you or a loved one.

There are several signs to look for if you feel you may be getting scammed. For example, if you receive a phone call from someone claiming to be from the IRS or another government agency demanding payment for something, hang up right away and do not give them any of your information. You will never receive a phone call from government agencies without a formal letter requesting that you contact them first. If you are still unsure, look for a contact number on the official website for that agency and reach out to them that way. The FBI website (www.fbi.gov) has excellent resources for you to stay in the know about current scams being used and how to protect yourself.

As a reminder, Valley Communities Credit Union will never call, text, or email and requesting that you provide any personal or banking information unless you have first contacted us for specific services that require that information.

Sincerely,
Kelly Hladovcak
Kelly Hladovcak
President/CEO

INTERNATIONAL CREDIT UNION DAY

75TH INTERNATIONAL CREDIT UNION DAY OCTOBER 19TH, 2023

Every year, over 56,000 credit unions worldwide celebrate International Credit Union (ICU) Day. This year is extra special as it marks the 75th anniversary of International Credit Union Day.

This day highlights the many ways credit unions work to help members meet their financial goals. The main principle of all credit unions is "people helping people." This philosophy has been the bedrock of what Valley Communities was built on, starting in 1935 when it was formed out of the Mosinee Paper Mill.

Valley Communities Credit Union invites both members and nonmembers to visit any of our five locations and celebrate this day with us.



WE'RE HIRING SUPERHEROES TO HELP BUILD THE FUTURE!

Valley Communities Credit Union seeks positive, outgoing, service-oriented individuals to join our team of superheroes. What makes our team such superheroes are the ways we serve our members. We aim to build lifelong relationships one member at a time, providing sound financial products and services. If this sounds like you, then we have opportunities for you!

Scan the QR code with your smartphone or visit Careers under *About Us & Join* on www.valleycommunities.org.



Valley Communities Credit Union is an Equal Opportunity Employer



VCCU SCHOLARSHIP WINNERS

VCCU would like to congratulate this year's scholarship winner once more. With the new school year underway, we are excited to see the scholarship winners' future accomplishments as they further their education in their chosen fields. Valley Communities is proud to help play a role in their future successes.

- 2023 WINNERS
- Matthew T. - \$1,000
 - Lilly H. - \$500
 - Abbie K. - \$500
 - Mayson H. - \$500
 - Rainna S. - \$500