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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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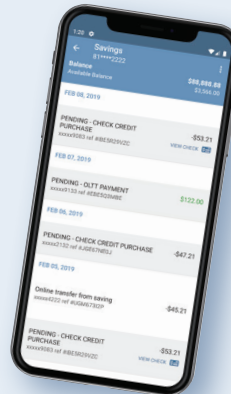
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WINTER 2024





• FROM THE CEO •

Wishing all our members a happy holiday! With a new year beginning, it's time to look at what worked for you last year, and what improvements you would like to see this year. These changes could include improving your physical or financial health.



In 2023, VCCU released a new FREE product called "Plan Wisely – Your Guide to Financial Success." This FREE to-members product is built to help you get all your financial and other important documents together and organized for easy reference when needed.

A part of improving your financial health is knowing about things like your credit score, assets, liabilities, and types of accounts you have open. The Plan Wisely kits are built to help you track all these things and much more. Having all this information well organized and ready for reference when needed will make things like tax season, loan applications, planning for retirement, and caring for aging family members much more accessible.

Let us help you get a better view of your finances this year; ask us about how to get your FREE Plan Wisely kit today.

Sincerely,

Kelly Hladovcak
President/CEO

Ask for your free kit today and get your finances in order!



• FINANCIAL NEW YEARS RESOLUTIONS •

The new year is a great time to see what changes you can make to improve your finances. Actions like making minor changes to spending and saving habits or consolidating debt can help you start saving more in 2024.

One of the easiest changes that can be made is to switch your free checking and savings accounts to our Kasasa rewards checking and savings. With just that easy change, you can earn more this year in dividends just by doing what you were already doing.

Maybe this is the year for a new car or home for your growing family, or you'd just like to make some home improvements. A loan from VCCU is just the tool you need to make any of those and more happen this year. VCCU's competitive loan rates, flexible payment plans, and low closing costs make it an easy choice to tackle those more significant expenses.

What if you got yourself in some trouble last year with credit card debt, or your home mortgage rate from another institution is about to go up this year? Well, we are here to help you with that too. VCCU can help you refinance or consolidate your loans and credit card debt to help you save money this year by paying a lower interest rate than you may be paying right now.

What if you have all these things covered and are doing great financially? Then maybe your resolution this year is to help others get to where you are. A straightforward way to do that is by referring someone to become a member. By referring someone, you help them gain access to all our wonderful tools VCCU offers so that they can make this the year they better their financial situation.



• VCCU BOARD OF DIRECTORS FOR RE-ELECTION •



MIKE WALTERS was born and raised in Mosinee and it is still his home town. He has served in the military, tour of duty Vietnam. Mike was a dairy farmer until 1985, has been a real estate broker since 1986, served on the Central Wisconsin Board of Realtors for 21 years, is a

member of Saint Ladislaus parish, has been a religious education instructor for 36 years, is a supporter of 4-H and FFA, and is a supporter of Wisconsin River Pro Rodeo. He has been a VCCU member since the mid 70's and still thinks they are the best! Mike believes in God, Country, USA and serving fellow mankind to the best of his ability.



HAROLD MATIS has been involved with Valley Communities Credit Union dating back to 1973 where he served as Internal Audit Committee Chairman and was on the Real Estate Inspection Committee.

Harry is retired from Kwik Trip, Inc. He is civic-minded and dedicated to the Credit Union movement.

Harry and his wife, Jan, were married in September 2013. Their family includes five children and their mates, and 10 grandchildren. Harry plays a big role in most family activities, enjoys being outdoors, hunting, working in the woods, gardening and reading. A member of St. Paul Parish, he is involved in many church and community activities.



Kevin Wipfli has been employed by Solarus as a Communication Technician for 22 years. Kevin and his wife Heather have been married for 26 years and have 3 grown children and 4 grandchildren. They reside in Wisconsin Rapids. In his spare time, Kevin enjoys training bird dogs, hunting and fishing. Kevin has been a member of Valley Communities Credit Union for over 50 years.

PLAN WISELY
— Your Guide to Financial Success —

Plan to attend the
VCCU 89TH ANNUAL MEETING
April 9th, 2024, 6:00 pm • Creske Auditorium (Mosinee High School)