

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

## How many words can you find?

DAFFODIL	BIKE	NEST
BLOOM	GREEN	TULIPS
SPRING	MELTING	KITE
FLOWERS	BIRDS	SUNNY
PENNY	BEES	RAINBOW
PIGGYBANK	GARDEN	PICNIC
SAVINGS	RAIN	CREDIT UNION

## 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

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




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

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

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

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

## Follow Us With

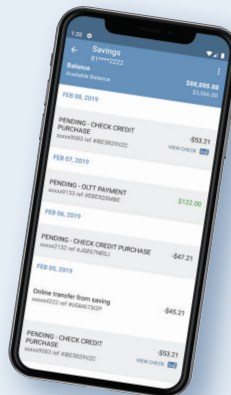
 [www.valleycommunities.org](http://www.valleycommunities.org)  
 [facebook.com/ValleyCommunitiesCU](https://facebook.com/ValleyCommunitiesCU)  
 [@valleycommunitiescreditunion](https://www.instagram.com/valleycommunitiescreditunion)

Access & control  
 your account *anywhere!*



## OUR APP:

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



Membership eligibility is required. Federally Insured by NCUA.  
 Rates and terms available — visit [www.valleycommunities.org](http://www.valleycommunities.org). NMLS#431643.  
 Speak with a Valley Communities Credit Union loan officer for current loan rates and terms.  
 Visit [www.valleycommunities.org](http://www.valleycommunities.org) for app disclosures.



SPRING 2024





## • FROM THE CEO •



Change is often a part of life; it helps us grow and become better than we were the day before. As a credit union, we often look for changes that can be made so we can better serve you. This year will be a year of change and growth for Valley Communities Credit Union.

As some of you may have already seen, we are updating our online, mobile, and in-branch banking systems. These will be exciting changes for both you and the staff alike. You may not notice some changes, while others will provide you with products and services many of you have requested over the years.

These changes will also help to protect you from the growing world of scams. With improved security systems, you can be sure we will remain on top of new forms of fraud, threats, and scams.

We all know that sometimes change can be complex and ask us to do things we may not be used to. We will be asking for your help with these upcoming changes. Our most significant request will be to pay attention to any communications from VCCU about the forthcoming updates. This will help ensure you are informed and give you time to ask for assistance from one of our fantastic staff members should you need it. Our staff will be here to help you every step of the way should you require it, as you and every member are our priority.

We are excited about the technology updates; we know that on the other side, we will be able to provide an even better experience for all our members.

*Kelly Hladovcak*

Kelly Hladovcak  
President/CEO



## • AVOID SCAMS •

In today's world, scams and other threats are an ever-growing problem. With the rise of artificial intelligence (AI) and other technologies, determining whether something is legitimate can be more complex and challenging. VCCU has a few tips and tricks to help you protect yourself.

- 1.) With the rise of AI-generated voice programs, scammers can sound like your loved ones asking for help. The easiest way to protect yourself from this is to set up a secret code that only you and your family will know. This could be anything from the name of your child's first dog to your favorite quote from a movie or book. Make it specific to your family and not something that would be widely known.
- 2.) Block all unknown or spam phone calls and texts.
- 3.) Never act on any request immediately; take the time to validate any person or organization.
- 4.) Do not give out personal information on calls or emails you weren't expecting. Government agencies like the IRS will never call you and ask for your Social Security number.

If you ever get a call, email, or mail that doesn't seem right, our trained staff is always willing to go over it with you. Your financial security is important to us.



## • ANNUAL MEETING •

We hope to see you at the VCCU 89<sup>th</sup> Annual Meeting on April 9<sup>th</sup>, 2024 at 6:00 pm, at the Creske Auditorium (Mosinee High School)

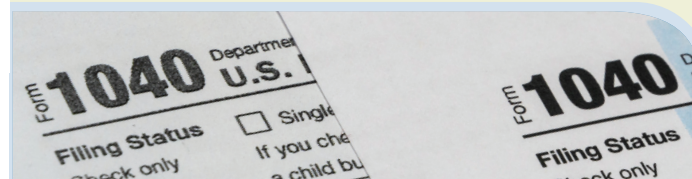


## • CONSOLIDATING DEBT •

Every day, people are burdened by mounting debt from credit cards, bills, and third-party loans. Consolidating your debt can be a great way to ease that burden and start taking control of your debt.

Consolidating your debt can simplify monthly payments from multiple creditors into one monthly payment, many times at a lower interest rate than what was originally being paid.

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



## • IMPORTANT TAX REFUNDS INFORMATION •

To avoid delays in receiving your tax refunds through direct deposit, 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 below.

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 Virtual Branch online banking.

### EXAMPLE:

275980735:0000099999

Credit Union Routing #

ACH/Digital Format of Account #