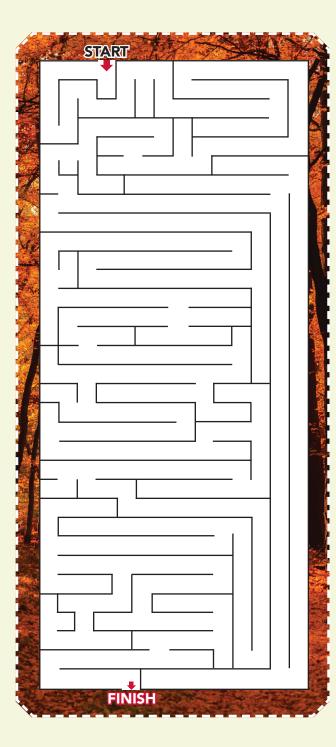
KiDS' C CLUB C







Visit our website or scan the QR code to find a branch near you.

> Access & control your account anywhere!





OUR APP: Use the camera on your smartphone to scan the QR Code















FALL 2024Where Membership Matters

EMBERSHID

Membership eligibility required. Federally Insured by NCUA. Rates and terms available — visit www.valleycommunities.org. NMLS#431643. Speak with a Valley Communities Credit Union Ioan officer for current loan rates and terms.

Visit www.valley.communities.org for app disclosures.



• FROM • THE CEO

This summer has been a summer of growth and advancement for Valley Communities Credit Union. We are in the process of merging



the Nekoosa Credit Union into the VCCU family. With this merger, we will be adding five employees, over 1,300 members, and an office in Nekoosa. We look forward to welcoming them into our VCCU family next year.

At the beginning of August, we completed our system upgrade which was a necessity for us. The upgrade provides a much greater level of security and will allow us to provide you with the enhanced products and services that have been requested.

Many of you have already experienced our new VCCU online and VCCU app platforms and their new features. Features like mobile deposit, member-to-member transfers, easy credit score monitoring, and the ability to manage cards right from the app. This will give you a new level of ease when managing your financial accounts. We are now in a good position to add additional features as the financial industry grows and changes.

We want to thank everyone for their patience during our upgrade; there was a lot to accomplish in just a few days. We are excited about what the future holds for VCCU and all of you, our members. Our new system will make it possible to offer our membership the best community-based financial experience now and into the future.

Kelly Hadovcak
President/CEO



One World

through cooperative finance.

On Thursday, October 17, credit unions in our community and worldwide will come together to celebrate International Credit Union Day® and the role that financial cooperatives play in improving the communities they serve and the lives of their members. This year's theme is "One World Through Cooperative Finance." It speaks to how credit unions and other community-based financial cooperatives are still bringing people together in these divided times to grow financial inclusion and well-being for all.

ICU Day 2024 celebrates the impact credit unions and other financial cooperatives have made and continue to make for their members. It is also a chance to be thankful for the lives and communities that our movement has improved.

All credit unions share a common goal of offering access to affordable financial services to their members and providing even the most financially disadvantaged with the tools and opportunities to be financially self-sufficient. Making life choices and dreams a reality is the credit union difference that makes a real impact in our world.

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



WE'RE HIRING SUPERHEROES NOW

Valley Communities Credit Union seeks positive, outgoing, service-oriented individuals to join our team of superheroes. What makes our team such superheroes is the way 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 winners 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.

2024 WINNERS

Brenna D. - \$1,000

Sommer W. - \$500 Malina C. - \$500 **Lillian O.** - \$500 **Haylie K.** - \$500