

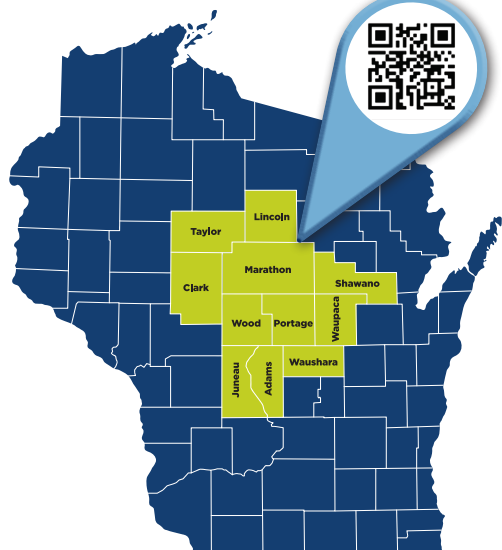
KIDS' CLUB

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

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

Valley COMMUNITIES
CREDIT UNION
.....Where Membership Matters



Call, visit our website, or scan the QR code to find a branch near you.

(715) 693-3400
www.valleycommunities.org

Access & control your account anywhere!



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



Follow Us On



*APR or annual percentage rate is subject to change at any time. Rate/APR based on credit score 740 and higher. Dollar amount based on appraised value. Rates quoted are VCCU's lowest for the listed collateral and term. Rates, terms, and conditions may vary based on creditworthiness, qualifications, and collateral conditions. Membership eligibility required. All loans are subject to Valley Communities Credit Union underwriting standards. Rate effective 7/1/2025. Federally insured by NCUA. ** Example rates are for illustrative purposes only. Interest saved, payment amounts, and other factors will vary. NMLS# 431643. Visit www.valleycommunities.org for app disclosures.



SUMMER 2025



Valley COMMUNITIES
CREDIT UNION
.....Where Membership Matters



• FROM • THE CEO

Summer has officially arrived — and it's the perfect season to enjoy time outdoors with family and friends. Whether it's weekends on the lake, road trips across the countryside, or relaxing nights around a campfire, this is the time to create unforgettable memories.



If you're thinking about upgrading your summer with a new boat, camper, or RV, our recreational vehicle loans are a great place to start. We offer competitive rates and flexible payment plans designed to fit your lifestyle — so you can focus on enjoying the season, not stressing about the financing.

Planning a quick getaway or need a little extra spending money for your trip? Our Kwik Cash loans provide a fast and convenient way to access funds — often with better rates than most credit cards.

Stop by one of our locations, give us a call, or visit www.valleycommunities.org to learn more. Our team of friendly, knowledgeable loan officers is here to help make your summer plans a reality.

Kelly Hladovcak

Kelly Hladovcak
President/CEO

• FEE SCHEDULE UPDATE •

We are updating our fee schedule effective August 1, 2025. This update provides clearer information on the costs of various services offered by VCCU. The fee schedule will also provide details on fees charged to accounts for items such as returned checks, overdrawn accounts, and other related expenses. The updated fee schedule is included in this quarterly statement mailing. It can also be found under disclosures on the VCCU website.



• BUYING A NEW HOME • THIS SUMMER?

LOCAL LOAN SERVICING

From application to final payment, your loan stays right here in the community. Unlike many big banks that outsource loan processing across the country, or overseas, VCCU keeps everything local — handled by neighbors who understand your needs.

FLEXIBLE FINANCING OPTIONS

Our payment plans are designed with your schedule in mind. Pay more often to reduce your loan term and save on interest. We accept cosigners, which can be helpful if you're starting to build credit or have experienced some credit challenges. We also welcome down payments or equity gifts — something many lenders make complicated, but we keep simple.

AFFORDABLE CLOSING COSTS

We keep closing costs low by only charging what's necessary to process your loan — helping you keep more money in your pocket.

GET PRE-QUALIFIED

Our pre-qualification process gives you a competitive edge when house hunting, so you can make offers with confidence and act quickly when you find the right home.

MORTGAGE OPTIONS

We offer both fixed-rate loans and flexible terms with amortization periods up to 30 years. Lock in a great rate and enjoy stability or flexibility — whatever fits you best.

LOW 10% DOWN PAYMENT

Our low down payment program includes a first mortgage of up to 80% and a second mortgage covering up to 10% of the purchase price — no Private Mortgage Insurance (PMI) required. This helps lower your monthly payments and overall costs.

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.



• DORMANT ACCOUNT • POLICY

Valley Communities Credit Union strives to provide quality financial products and services at low cost or no cost. In order for the credit union to be able to provide those services to members, the credit union must keep its own cost as low as possible. For each credit union account, the credit union must provide account statements, newsletters, postage, handling, etc. These mailings for inactive accounts increase costs for the credit union, which in turn can lead to increased cost for the members. The credit union's goal is to have members with active accounts, so that we can continue to offer members quality products and services at low fees or no fees. Your credit union's Dormant Account Policy provides for a share account to be deemed dormant when there has been no member initiated activity for a period of 2 years and balance is \$100 or less. A dormancy fee may also be assessed on Checking accounts with no activity for 90 days. If an account is deemed to be dormant, the account may be assessed a \$10.00 fee per month. Accounts belonging to members 21 years old and younger will not be assessed a fee.



• SCHOLARSHIP WINNERS •

VCCU would like to congratulate this year's scholarship winner once more. 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.

• 2025 WINNERS •

Macey M. - \$1,000

Joseph R. - \$500

Kaitlyn S. - \$500

Maggie W. - \$500

Malise B. - \$500