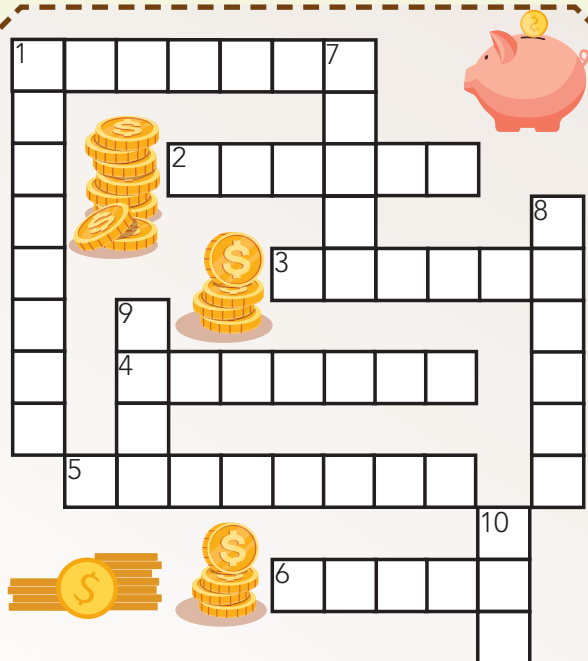


# KIDS' CLUB



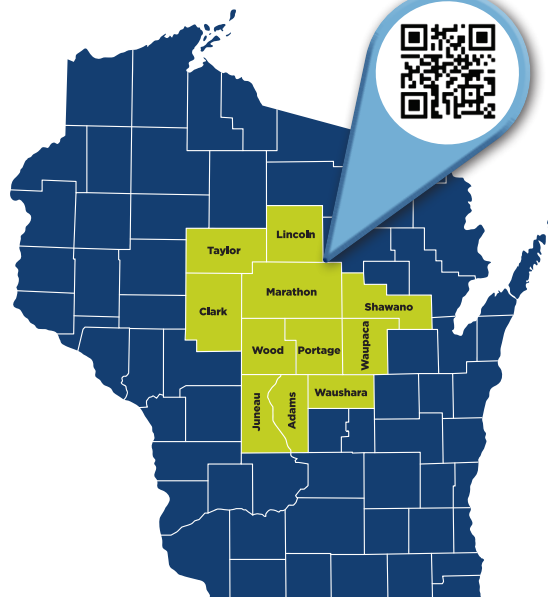
## Across

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

## Down

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

Answers:  
1. Down) Mortgage  
2. Across) Members  
3. Teller  
4. October  
5. Interest  
6. Draft  
7. Share  
8. Loan  
9. ATM  
10. ATM



**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



Follow Us On



Membership eligibility 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.

FALL 2025



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



## • FROM • THE CEO

At Valley Communities Credit Union, our members are at the center of everything we do. That means more than just providing great financial services—it also means looking out for your safety and protecting your financial well-being.



Unfortunately, fraud and scams are on the rise and are becoming increasingly sophisticated. Criminals often target good people with convincing stories, urgent demands, or official-sounding requests.

That's why our team at VCCU is trained to recognize unusual activity. If one of our tellers asks about a large withdrawal or transfer, it's not because we want to pry into your personal business. It's because asking questions is one of the best tools we have to help protect you and your family.

Here are a few important reminders:

- Government agencies like the IRS will never call demanding payment—they always send official letters first.
- Be cautious of anyone who pressures you to act quickly or secretly with your money.
- Valley Communities Credit Union will never call, email, or text to ask for your personal or banking information unless you have contacted us first.

If you are ever uncertain, please stop and reach out to us. We are always here to be your trusted resource and to help verify what is real and what may be a scam.

Thank you for trusting us with your financial journey. By staying aware and working together, we can continue to protect not only your accounts but also the strength and safety of our entire credit union family.

*Kelly Hladovcak*

Kelly Hladovcak  
President/CEO



## • INTERNATIONAL • CREDIT UNION DAY

On October 16, credit unions around the world will celebrate the 77th International Credit Union Day®. This annual event is a time to reflect on the achievements of the credit union movement and to recognize the difference we continue to make in the lives of our members. This year's theme, "Cooperation for a Prosperous World," highlights the power of working together to create stronger communities and brighter futures.

Today, more than 411 million people in 104 countries choose credit unions as their trusted financial partner. Unlike traditional financial institutions, credit unions are member-owned cooperatives built on the principle of "people helping people." With over 74,000 credit unions worldwide, the movement remains a force for positive economic and social change.

For more than 90 years, Valley Communities Credit Union has been proud to serve our members with personalized service, sound financial products, and a focus on building lifelong relationships. International Credit Union Day® reminds us of our shared history and the opportunities ahead as we continue to support members and communities near and far.

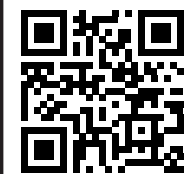
Together, let's celebrate the spirit of cooperation and the role credit unions play in making a lasting impact—locally and globally.



## • 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](http://www.valleycommunities.org).



*Valley Communities Credit Union is an Equal Opportunity Employer*



## • VCCU OPEN HOUSE •

**Monday, October 13th • 3:30 pm - 6:00 pm**  
**888 State Hwy 153, Mosinee, WI 54455**

Valley Communities Credit Union is excited to invite the community to an Open House at our new corporate office in Mosinee on Monday, October 13th, 2025. This special event is a chance to celebrate our new space and the continued growth of VCCU, while connecting with the members and neighbors who make everything we do possible.

Guests will enjoy complimentary snacks and beverages and have the opportunity to tour the new facility, including the modern workspaces designed to better serve our members and support our dedicated team. We look forward to welcoming you, showing you around, and sharing this exciting new chapter with the communities we proudly serve.