

My Credit Score

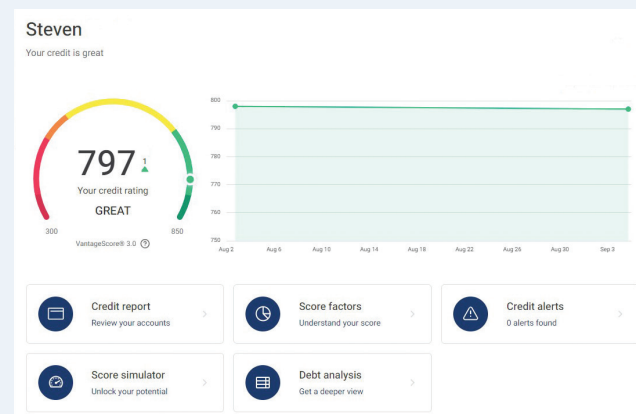
My Credit Score is your personalized solution to help you confidently manage your credit score. The best part? It's FREE! Unlock the ability to review and refresh your credit score and detailed credit report without impacting your credit score, allowing you to manage your credit score anytime and anywhere and improve your score today.

Score Factors: Learn about all the factors that affect a credit score. These include things like credit age, payment history, credit card use, derogatory marks, total accounts, and hard inquiries.

Credit Alerts: These help keep you informed about changes that can affect your credit score. They are also a great way to catch potential fraud and Identity theft.

Score Simulator: See how different financial choices can affect your score. See what steps you can take to improve your credit score to get the best rates on your next loan.

Debt Analysis: Take an overview look at what types of debt you are currently holding and where you stand in regard to balances left, current payment amounts, and payment history.

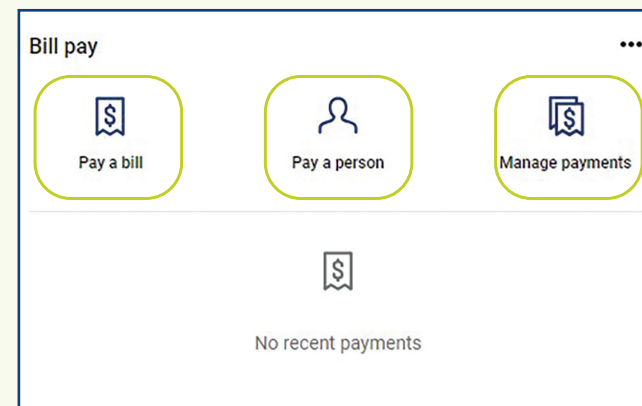


Bill Pay

Save time and money by paying your bills via Bill Pay! Bill Pay is available to members who have a checking account.

STEP 1: Click on the Bill Pay tab within VCCU ONLINE or VCCU App. If you are not currently signed up for VCCU ONLINE, enroll today.

STEP 2: Simply follow the Bill Pay screen prompts. Payments can be setup to any company or individual located in the U.S. If your payee cannot receive electronic payments, Bill Pay will send a paper check. Simply enter the recipient's name and mailing address. You're on your way!



Refer to the VCCU Online Bill Pay section for details on delivery options and fees. Fees vary and will be disclosed at the time of the transaction.

For a complete fee schedule, call, visit one of our offices or visit our website at www.valleycommunities.org.

VCCU ONLINE & Mobile App

Our website is a convenient resource to check current rates, access information about products and services, read the latest news and announcements, use our financial calculators and more!

VCCU ONLINE: Getting Started

STEP 1: As the primary member on your account, download our app from the AppStore™ or Google Play™, by using the QR codes below, or visit www.valleycommunities.org and click on the green VCCU ONLINE button in the top right corner.

STEP 2: At the login page, click on Enroll Now. You will be asked to supply the SSN, Member Number, Email, and Phone number attached to your account. After entering this information, you will be taken through a 2-step authentication process and asked to set your Password. If enrolling from the app, you will be asked to set up a 4-digit security code and your Biometrics (Face ID or Fingerprint) used on your phone.

STEP 3: Customize your VCCU ONLINE dashboard and sign up for e-statements to get your statements faster!



You can find our app in the AppStore™ or Google Play™ — simply look for “Valley Communities CU Mobile” or go to www.valleycommunities.org.

Data rates may apply. Check with your mobile phone carrier for details. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., Google Play is a trademark of Google Inc.

Home & Consumer Loans

Our loan decisions are made and serviced locally, so you can be assured you are doing business with people right here in central Wisconsin.

With VCCU loans you have options that allow flexibility if your financial needs change. You can make monthly, bi-weekly and weekly payments at any of our locations. You can also use these convenient payment options — internal transfers, ACH, direct deposit and VCCU ONLINE. Payments are applied to the loan at time of receipt.

Call us, stop in or apply online to get pre-approved.

Home Loans

We offer first and second mortgage real estate loans on primary homes, seasonal homes and one to four family rental properties located in the state of Wisconsin. VCCU can help you refinance your current mortgage. We also offer home equity loans to finance remodels or other large purchases.

Call or stop into your local branch to apply

Consumer Loans

We offer numerous loan options and competitive rates on every vehicle including new and used autos, as well as motorcycles, motor homes, campers, boats, ATVs, snowmobiles and jet skis.

A VCCU consumer loan allows you to finance with flexible loan terms to fit within your budget. If you already have a loan, consider refinancing with us to see if we can help you save money.

You can find loan applications for both auto and recreational vehicles on our website at www.valleycommunities.org.

Membership eligibility required. Insured by NCUA. All loans are subject to Valley Communities Credit Union's underwriting standards. Equal Housing Lender. NMLS #431643

Checking & Debit Cards

Decide what checking account is right for you and take advantage of online banking and e-statements when you open a checking account.

Kasasa Cash	Kasasa Cash Back
Best If You Want ...	
A checking account that pays high dividends.	A checking account that gives you cash back when you use your debit card.
Your Rewards	
3.00% APY on balances up to \$10,000 and 3.00% to 0.41% on balances over \$10,000 depending on balance in your account (0.01% APY if qualifications aren't met).	3.00% cash back on balances up to \$200 in debit card purchases monthly, up to \$6 per month (\$72 cash back per year) with no category restrictions on purchases.
Refunds on ATM withdrawal fees, nationwide (up to \$15 monthly)	

Ready to earn rewards? Ask us how and sign up today.

VCCU Checking	Classic Checking
Best If You Want ...	
A checking account with no minimum balance and no monthly service fee.	A checking account that earns interest every month. \$3 monthly fee is waived with a minimum \$300 balance.
Dividends, Interest Rate and Annual Percentage Yield	
No Dividends Paid.	Competitive dividends on balances of \$300 or more. See our rates online or call any branch for current interest rates.

Add the power of a Visa Draft (Debit) Card to your checking account

Enjoy fast, secure, and convenient access to your money with our Visa Draft (Debit) Card. Whether you're shopping in-store, online, or using your digital wallet, our debit card makes everyday spending simple.

Ready to experience the convenience? Apply for your debit card today and take full advantage of your new checking account.

Your individual deposits are insured up to \$250,000 by NCUA. You must maintain \$25.00 in a membership share under the same account number. In the event of an overdraft we will attempt to transfer funds from your savings account under the same account number. The transfer fee will be \$5.00.

Dividends are paid monthly and are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. For rates and a complete fee schedule, call or visit one of our offices or visit our website at www.valleycommunities.org.

Savings & Investments

Take a look at the possibilities in savings and investments at Valley Communities Credit Union. Take advantage of online banking and e-statements when you open an account.

Features	Share Savings	High Yield Shares	Money Market
Best If You Want ...	A basic savings account	To earn more interest on your savings	To earn more interest on your savings
Balance To Open	\$25.00	\$5,000.00	\$10,000.00
Minimum Balance To Earn Interest	\$100.00	\$0.01	\$0.01
Interest Frequency	Quarterly	Monthly	Monthly

Features	Share Certificates	Escrow	Christmas Club
Best If You Want ...	To earn fixed rates for specific terms	To voluntarily establish an account for property taxes and/or hazard insurance	To save for holiday shopping or entertainment expenses
Balance To Open	\$5,000.00 \$500.00 for minors	\$0.01	\$0.01
Minimum Balance To Earn Interest	\$5,000.00 \$500.00 for minors	\$0.01	\$0.01
Interest Frequency	Monthly	Quarterly	Quarterly

Features	IRA Savings	IRA Certificate	IRA Money Market
Best if you want...	To save for retirement while earning interest on your savings	To earn more interest on fixed terms	To earn more money on your savings with easy access
Balance To Open	\$0.01	\$5,000.00	\$10,000.00
Minimum Balance To Earn Interest	\$0.01	\$5,000.00	\$0.01
Interest Frequency	Quarterly	Quarterly	Monthly

Your individual deposits are insured up to \$250,000 by NCUA. For rates and a complete fee schedule, call or visit one of our offices or visit our website at www.valleycommunities.org.

Products & Services



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

(715) 693-3400

www.valleycommunities.org

You'll See Why Membership Matters

WHY CHOOSE US?

Valley Communities Credit Union is a not-for-profit, member-owned financial institution. Earnings from loans and investments are returned to our member owners in the form of higher dividends on savings and lower loan rates. It is this common-bond, teamwork, cooperative concept that makes credit unions unique in the world of finance. Credit unions are the only financial institutions that exist solely to serve the needs of their members. This philosophy enables us to offer superior financial services to members at lower costs than other financial institutions. From low-rate auto loans to convenient share draft checking accounts, there are a wide variety of services to meet the needs of our members. At Valley Communities Credit Union, our mission is to build lifelong relationships one member at a time; while providing sound financial products and services. You are not just a customer, you are a member. We encourage you to take advantage of the benefits of membership.

WHO CAN JOIN?

Anyone who lives, works or owns property in the following counties can become a member: Adams, Clark, Juneau, Lincoln, Marathon, Portage, Shawano, Taylor, Waupaca, Waushara and Wood.

HOW CAN I JOIN?

To join Valley Communities Credit Union, just stop by any of our offices and open a savings account with a \$25 minimum deposit.

Let us serve you and your family!



Savings & Investments

Your membership benefits begin with a credit union share savings account

SHARE SAVINGS ACCOUNTS

This will serve as your primary Valley Communities Credit Union account and entitles you to many membership benefits.

SHARE CERTIFICATE ACCOUNTS

We have a wide variety of terms, share certificate accounts are a great way to earn more on your savings.

Traditional and Roth IRAs are available as regular savings accounts or certificate accounts.

MONEY MARKET ACCOUNTS

Enables you to earn more without committing your money long term.

SPECIALIZED ACCOUNTS

- Christmas Club
- Coverdell Education Accounts
- Escrow
- Health Savings Accounts
- Kids & Teen Club Accounts



Checking & Debit Cards

Let us help you decide what checking account is right for you

REWARDS CHECKING

Our Rewards Checking accounts are designed to offer benefits that matter to you. Choose between earning Cash Back on everyday debit card purchases or enjoying a high-interest rate on your account balance. Please speak with one of our knowledgeable VCCU team members for more details.

VCCU CHECKING

Valley Communities Credit Union offers a checking account with no minimum balance requirement, no monthly service fee, and unlimited check clearing.

CLASSIC CHECKING

Our classic checking account pays dividends, and has unlimited check clearing.

VCCU DEBIT CARD

A VISA® Draft (Debit) or ATM Card makes a great addition to your checking account.



Home & Consumer Loans

Fast, local loan decisions made and serviced in your community

HOME LOANS

Purchasing a home can be exciting and overwhelming. Valley Communities Credit Union is here to make the financing of your home less stressful. Our lenders can guide you through the entire home loan process starting with a pre-qualification. We offer first and second mortgage loans on one to four family dwellings located in Wisconsin. We can also help you refinance your current mortgage.

CONSUMER LOANS

Let VCCU help finance the purchase of a car, truck, boat, camper, motorcycle, ATV, jet ski or snowmobile.

We have low rates with additional reduction for our membership matters program. Contact your local branch for details.



VCCU ONLINE & Mobile App

We're committed to providing you with the most convenient ways to handle day-to-day financial needs

VCCU ONLINE

Signing up for VCCU ONLINE (online banking) is the most convenient way to access your Valley Communities Credit Union account information from anywhere. VCCU ONLINE offers a secure data link to your account information and a multi-factor authentication system the first time you enroll to confirm your identity for your security and peace of mind.

With VCCU ONLINE you can:

- Make loan payments, transfer money, view transaction history and more.
- Receive statements faster and more securely with e-statements.
- Sign up for additional convenient online services like Bill Pay, My Credit Score, Remote Deposit, and Member to Member Transfers.

VCCU MOBILE APP

Enrolling in VCCU mobile banking allows you to make convenient and secure transactions using your smartphone or tablet, from home, work or even while traveling.



Bill Pay

Spend less time paying bills and more time doing what you love

BILL PAY

With online Bill Pay you'll experience a faster, more convenient way to pay your bills. You can quickly make payments to anyone and set-up recurring payments too. Many credit card providers will deliver your bill electronically directly to Bill Pay. Enjoy the customized billing options and having all your payment records in one place!



My Credit Score

With real-time credit monitoring, you can monitor your credit score and credit report changes. It's free in VCCU ONLINE and the VCCU Mobile App

MY CREDIT SCORE

- Get your latest credit score and report, and receive offers that help you reduce your interest costs.
- Receive alerts of any credit profile changes; protects against identity theft.
- See details of your credit history and inquiries.
- A free, secure service for members using VCCU ONLINE and VCCU Mobile App on mobile phones, computers or tablets (certified device list).
- Understand your credit health so that you can qualify for the lowest possible interest rate.
- Easy to enroll – go to My Credit Score in VCCU ONLINE or VCCU Mobile App, or contact us for more information.



Additional & Products Services

MEMBERSHIP MATTERS!

We're committed to go above and beyond for you, the owner! Our difference is in the way we serve our members.

Valley Communities Credit Union offers the Membership Matters loan program for members with less than perfect credit who have been in good standing for 12 months. Let us show you your potential savings by financing your consumer loan with us. Contact one of our loan officers for details.

ADDITIONAL SERVICES

Additional VCCU services include:

- | | |
|----------------------------------|-----------------------|
| • ATMs* | • Night Deposit |
| • Coin Counting | • Notary Public |
| • VCCU Corporate Drafts | • Safe Deposit Boxes* |
| • Medallion Signature Guarantee* | • Wire Service |
| • Money Orders | • WPS Payments* |

*Check with your local branch for availability.

