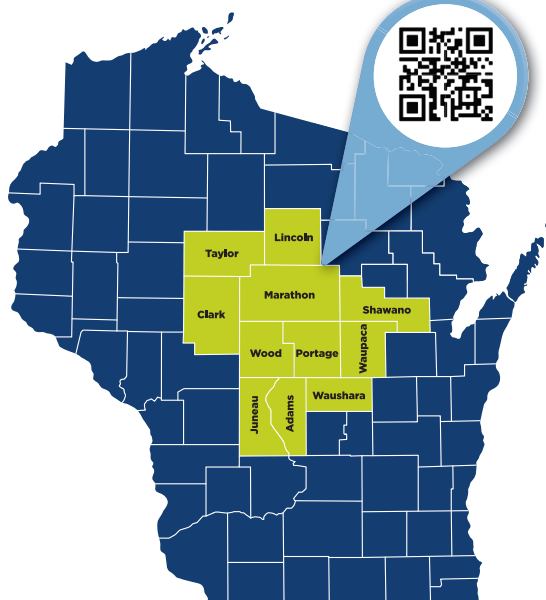


N T R V S L E D D I N G L W S
 E R E I N D E E R Z W M Q Z H
 S Q W E R T Y U I O Z X C V
 A B N M F G H J D A S D S K I
 V R G B W Q Z C O L D V A R X
 I L K J H G F Q L D S A N V B
 N Q W R T Y U I P O A Z T F C
 G B N M Z X C V H B N M A B D
 Z M O N E Y Q W C V B G H D F
 E A D T I T Z X F S H O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

How many words can you find?

SANTA	PIGGYBANK	LIGHTS
SNOWMAN	SKI	SNOWBALL
COLD	RUDOLPH	SLIDDING
ELF	SAVING	ICICLE
NEW YEAR	REINDEER	SHOVEL
FIREPLACE	HOT CHOCOLATE	SKATING
TOYS	CANDY	MONEY



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*Access & control
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 Use the camera on your
 smartphone to scan the QR Code



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

WINTER 2026





• FROM THE CEO •

We wish all our members a very happy New Year and hope you enjoyed a joyful holiday season with family and friends.



This past year was another exciting and meaningful chapter for Valley Communities Credit Union. In January, we proudly welcomed Nekoosa Credit Union into the VCCU family as an official branch. Then, in October, we completed their system conversion, providing Nekoosa members full access to VCCU's suite of financial tools and resources.

We also opened our new corporate office in 2025. This expanded space will support our continued growth and enable us to deliver even more value to our membership base. One of the first enhancements made possible by this new facility is our Member Experience Center—our in-house call center designed to provide quick, knowledgeable assistance for everyday account needs and questions.

As we enter a new year, this is an ideal time to take a closer look at your financial goals. Are you saving enough for unexpected expenses or for the future? Are your savings positioned to earn strong returns?

Our friendly and experienced staff is here to help you evaluate your financial picture and identify opportunities to strengthen it. Whether you are considering a Kasasa Saver account, planning for retirement with an IRA, or refinancing a loan to reduce your monthly payments, we are committed to supporting your financial well-being. Helping you thrive is at the heart of everything we do.

Kelly Hladovcak

Kelly Hladovcak
President/CEO

• TAX SEASON •

VCCU is working with the Love My Credit Union Rewards TurboTax or H&R Block programs. This program will offer our members savings on the use of these products.

• START THE NEW YEAR STRONG WITH VCCU! •

The start of a new year is the perfect time to reflect on your finances and think about what changes could make 2026 even better.

A simple step that can have a big impact is switching your checking and savings accounts to Kasasa Rewards Checking and Savings. With Kasasa, you could earn up to 3% interest each month just for doing things you likely already do; using your debit card at least 12 times a month, setting up one direct deposit or ACH transaction, and opting for e-statements. It's an easy way to make your money work a little harder for you.

If 2026 is the year you're planning for a new car, home purchase, or home improvement project, now may be a great time to get started. With the Federal Reserve beginning to lower interest rates, borrowing could become more affordable in the months ahead. Don't forget—you can track your credit score right from the VCCU Mobile App or through VCCU Online Banking to help ensure you get the best rates available.

If you found yourself dealing with credit card debt or high-rate loans last year, VCCU can help. We offer refinancing and consolidation options to help you lower your rates, simplify your payments, and save money this year.

What if you're already in a great place financially? Consider helping someone else start their journey toward financial wellness by referring them to VCCU. By referring a friend or family member to VCCU, you're giving them access to all the tools, resources, and support that can help make 2026 a successful financial year for them too.

Here's to a year of smart financial moves and new opportunities—cheers to 2026!

• VCCU BOARD OF DIRECTORS FOR RE-ELECTION •



LISA JAKUSZ retired after 37 years of service in the public sector, most recently serving as the Human Resource Manager for the City of Stevens Point. She has been a director on the Valley Communities Credit Union Board for over 20 years, is currently the Board Chair, and has been a member for over 40 years. Lisa has served on a variety of sub-committees during her tenure as a board member.

Lisa and her husband, Tom, live in Stevens Point and have two grown daughters, two adorable grandsons, with another grandchild on the way, two grand pups, and a grand kitten.



KRIS LEHMAN worked 28 years at Marshfield Furniture in purchasing and worked her way up to Internal Marketing Manager. She is employed at Carpet City Flooring as an Office Administrator. Kris served as a liaison on the VCCU for a year

before becoming a board member in 2022. She has been involved with the loan committee and is the Board Secretary.

Plan to attend the
VCCU 91ST ANNUAL MEETING
May 19th, 2026, 6:00 pm
Creske Auditorium
(Mosinee High School)