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your account *anywhere!*



OUR APP:
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Membership eligibility required. All loans are subject to Valley Communities Credit Union underwriting standards. Speak with a Valley Communities Credit Union loan officer for current loan rates and terms. Federally insured by NCUA. NMLS# 431643. Visit www.valleycommunities.org for app disclosures.

SPRING 2026





• FROM THE CEO •

Winter brings plenty of memorable moments — fresh snow, cozy nights, and time spent with family and friends. But as the season lingers, many of us start looking ahead to longer days, warmer weather, and the fresh start that spring brings.



Spring is the perfect time to turn plans into action. Whether you're ready to refresh your landscaping, tackle long-awaited home renovations, replace aging appliances, or finally complete those small projects you've been putting off, now is the time to get started. Planning a summer filled with adventure? Maybe it's time to upgrade that RV, purchase a camper, or set aside funds for a well-deserved family getaway.

Whatever you're dreaming about this year, Valley Communities Credit Union is here to help make it happen. We offer competitive loan options with flexible payment terms designed to fit your budget. Our experienced, local loan officers provide fast decisions and personalized service — because your goals deserve more than a one-size-fits-all solution.

Let's make this your season to move forward. Call, stop in, or visit www.valleycommunities.org to explore your options and start preparing for the warmer days ahead.

Kelly Hladovcak

Kelly Hladovcak
President/CEO

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



• PROTECT YOUR WALLET FROM UNEXPECTED CAR EXPENSES •

When you finance or refinance a vehicle, the last thing you want after an accident is an unexpected bill for your insurance deductible. If you already have Auto Deductible Reimbursement (ADR), don't forget to use it! This benefit can help reduce out-of-pocket costs after a covered auto loss, giving you peace of mind every time you're on the road.

If you purchase GAP or DPW coverage, you automatically receive ADR as an added layer of financial protection designed to help reduce out-of-pocket costs after a covered auto insurance claim.

Why Members Love This Protection

- ✓ Up to \$500 reimbursed for your auto insurance deductible after a covered loss
- ✓ Unlimited claims per year
- ✓ Covers all passenger vehicles you own or lease that are properly insured
- ✓ Protection lasts for 3 years once enrolled

That means if your vehicle is damaged in an accident and your insurance requires a deductible payment, you may be reimbursed to help keep money in your pocket when you need it most.

How to File a Claim

If a covered loss occurs, claims may be filed by:

- Calling 1-877-296-4892, or
- Visiting www.assuranceplus.com/claims

Claims must be reported within 90 days of the loss, and no later than one year from the date of loss. The claims department will verify ADR eligibility and provide a claim form. Once approved, reimbursement checks are issued directly to you.

Ask us about adding GAP or DPW coverage to your auto loan and enjoy the added protection of Auto Deductible Reimbursement.

DISCLOSURE

• DISCLOSURE UPDATE •

No More Monthly Fees for HSAs:

Our Health Savings Account (HSA) product has been updated to remove the minimum deposit requirement previously needed to avoid a monthly fee. HSAs will no longer incur a monthly maintenance fee.

Money Market & Money Market IRA Rate Update:

Rates for our Money Market and Money Market IRA accounts are no longer tied to an external index. All variable-rate accounts, including these, may change at any time and are determined by our Asset Liability Committee (ALCO).

Updated Truth in Savings disclosures and Fee Schedule are available on our website and can be obtained at any time.

• HOW TO AVOID SCAMS •

Scams continue to rise, with text message fraud becoming increasingly common. It can be difficult to tell which messages are legitimate. If you receive an unexpected text about your accounts or cards, take precautions to protect yourself.

- Do not click links in unsolicited messages.
- Do not respond to suspicious texts, emails, or calls.
- Never share your card number, security code, or personal information in unexpected communications.
- Monitor your accounts regularly, enable alerts, and use your VCCU online banking tools to manage your debit card.
- Report unauthorized transactions to VCCU immediately (within 60 days) to help protect your funds.

If you suspect fraud, contact your local branch or the Debit Card Fraud Department at 1-800-237-8990, or report lost or stolen debit cards at 1-888-297-3416. VCCU will never request personal or banking information through unsolicited calls, texts, or emails.