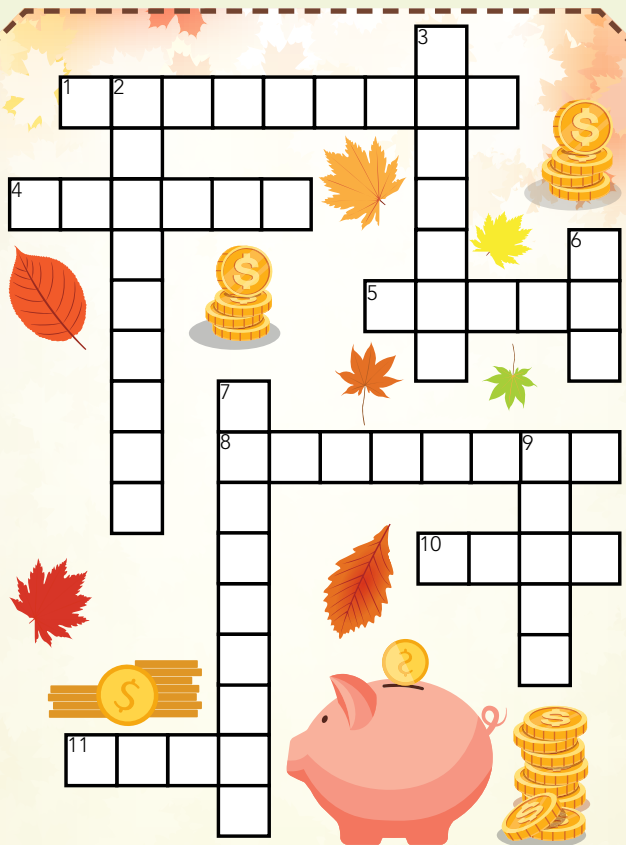
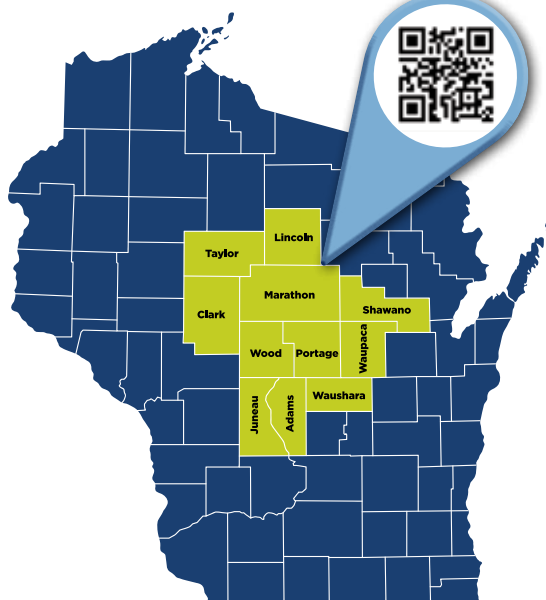




- 1.) (Across) A Fall holiday celebrated with costumes and candy.
- 2.) (Down) Money you receive for doing chores.
- 3.) (Down) These people are the owners of a credit union.
- 4.) (Across) This person works directly with members to perform different transactions.
- 5.) (Across) Credit Union's term for a checking account.
- 6.) (Down) An "Automated Teller Machine" is more commonly known as an.
- 7.) (Down) An animal-shaped container where you might save coins.
- 8.) (Across) Money earned from putting money in a savings account.
- 9.) (Down) Credit Union's term for a savings account.
- 10.) (Across) Money that is given to a person and will be paid back over a set amount of time.
- 11.) (Across) A popular crop harvest in the Fall.

ANSWERS:
 1.) HALLOWEEN
 2.) ALLOWANCE
 3.) MEMBERS
 4.) TELLER
 5.) SHARE
 6.) ATM
 7.) PIGGYBANK
 8.) INTEREST
 9.) LOAN
 10.) CORN
 11.) PUMPKIN



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 Speak with a Valley Communities Credit Union loan officer for current loan rates and terms.
 Visit www.valleycommunities.org for app disclosures.

FALL 2026





• FROM THE CEO •

As the leaves begin to change and we settle into another beautiful Wisconsin fall, it's a good time to reflect on the year so far, and to look ahead to what's still to come.

At Valley Communities Credit Union, 2026 has been a year of continued growth, change, and investment in the future. While much of that work happens behind the scenes, every improvement we make has the same goal: to better serve our members and the communities we call home.

One thing that never changes is what makes a credit union different. We are not simply a place to keep your money or get a loan. We are a member-owned financial cooperative, and the people we serve are at the heart of the decisions we make. Whether you have been a member for decades or recently joined Valley Communities, we are grateful you have chosen us to be part of your financial journey.

Fall also seems to bring life back to a faster pace. School is underway, the holidays are approaching, and before we know it, we'll be turning the calendar to another year. As you make plans for the months ahead, remember that our team is here to help. Whether you're saving for something special, considering a new vehicle or home improvement, planning for the future, or simply looking for ways to make managing your finances easier, we are here to help.

Thank you for your continued membership, your trust, and the opportunity to serve you. We never take that privilege for granted.

From all of us at Valley Communities Credit Union, we wish you and your family a safe, and enjoyable fall season.

Kelly Hladovcak
Kelly Hladovcak
President/CEO



• PROTECT YOURSELF FROM FRAUD & SCAMS •

At Valley Communities Credit Union, our members are at the heart of everything we do. Protecting your financial well-being is just as important to us as providing great financial services.

Fraud and scams continue to evolve, and criminals often use convincing stories, urgency, and impersonation to gain access to your money or personal information.

Our team is trained to recognize potential red flags and may ask questions about unusual transactions, large withdrawals, or transfers. These questions are not meant to invade your privacy. They are an important part of helping protect you and your money.

Keep these tips in mind:

- Be cautious of unexpected calls, texts, emails, or messages requesting money or personal information.
- Never let anyone pressure you into making a financial decision quickly or keeping a transaction secret.
- Be especially cautious of anyone claiming to be a government agency, law enforcement officer, or financial institution and demanding immediate payment.
- VCCU will never ask you to provide sensitive information through an unsolicited call, text, or email.

When in doubt, stop and verify. If something does not feel right, contact VCCU directly using a trusted phone number (715-693-3400) or by visiting one of our branches. We are here to help you determine whether a request is legitimate.

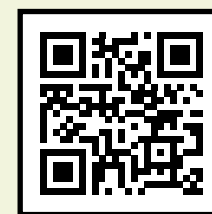
Together, we can help protect your accounts, your finances, and our VCCU community.

• 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.

VCCU is an Equal Opportunity Employer



• REFINANCE WITH VCCU •

If you already have a loan with another lender, it may be worth taking a second look at your current rate and terms. Refinancing with Valley Communities Credit Union (VCCU) could help you lower your interest rate, reduce your monthly payment, or potentially save money over the life of your loan. Whether you're refinancing an auto loan, recreational vehicle loan, or mortgage, our experienced loan officers can help you review your options and determine whether refinancing makes sense for you.

Refinancing is also an opportunity to work with a financial institution that puts its members first. As a not-for-profit, member-owned credit union, VCCU is focused on helping members reach their financial goals through competitive rates, flexible terms, and personal service. If your current loan is with another lender, let VCCU take a look and see if we can help you find terms that work better for you.