



Money Maze

Find your way through the Money Maze. See how much money you can collect along the way by getting to each pile of money. Don't forget the bonus dollar in the middle! How much were you able to get?



Test your knowledge of worldwide money terms by matching each country with its appropriate form of currency, like the sample one already done for you.

COUNTRY

- France •
- Japan •
- Mexico •
- China •
- Brazil •
- Denmark •
- Sweden •
- United States •
- Thailand •
- Russia •

CURRENCY

- Baht
- Krone
- Yuan
- Dollar
- Euro
- Yen
- Peso
- Ruble
- Krona
- Real

France-Euro, Japan-Yen, Mexico-Peso, China-Yuan, Brazil-Real, Denmark-Krone, Sweden-Krona, Thailand-Baht, Russia-Ruble



Serving you in your community at one of these five convenient locations!

Kronenwetter
2290 County Rd. X, Ste. C
Kronenwetter, WI 54455
(715) 359-0050

Stevens Point
2940 Church Street
Stevens Point, WI 54481
(715) 341-4543

Marshfield
2011 S. Central Avenue
Marshfield, WI 54449
(715) 384-2867

Wis. Rapids
440 8th Street South
Wis. Rapids, WI 54494
(715) 424-4400

Mosinee
1105 Western Avenue
Mosinee, WI 54455
(715) 693-3400

Corporate Office
975 Indianhead Drive
Mosinee, WI 54455
(715) 693-5770

www.valleycommunities.org

IMPORTANT INFORMATION
We will be closing our Wausau Branch at 107 S. 3rd Avenue on January 25, 2019.
Please remember, VCCU still has five locations to serve you, with nearby offices in Kronenwetter and Mosinee. We can serve you at any of our branches, online, mobile banking and ATM's. Please call us with any questions.



Tax Time Is Here. We Are Here To Help!

Valley Communities Credit Union has teamed with the *Love My Credit Union Rewards TurboTax* program to offer our members great savings on *TurboTax* federal products. This year, file your taxes the smarter way, and get your biggest possible refund — guaranteed.

The *TurboTax* credit union member discount is just one of many member discounts available with the *Love My Credit Union Rewards* program.

VCCU_MMNSL0119



MEMBERSHIP matters

JANUARY 2019

Coming soon to VCCU ...
Do you Kasasa®?



What IS Kasasa?

Kasasa is free checking that rewards you each month for banking with us, by doing simple things you probably already do, like:

- Choosing e-statements
- Swiping your debit card at checkout instead of writing a check
- Using Direct Deposit or ACH Debit or Credit

What's The Reward?

No maintenance fees, a high rate or cash back on your debit card purchases, and refunds on ATM fees nationwide.

Stop in to your local VCCU branch and ask about Kasasa free checking.

Available February 2019

HOME SWEET LOAN

The VCCU 80.10 Program

What Is The VCCU 80.10 Program?

It's a great program that allows a buyer to purchase a home with as little as 10% of the purchase plus closing costs, which are typically under \$1,700.00 plus tax escrow. The buyer will have two loans against the purchase property: the first for 80% (*typically a five year balloon loan with a payment based on up to a 30 year amortization*) of the purchase price, the second for 10% of the purchase price (*typically a five year loan*). The second loan allows a borrower to pay toward the equity of their home instead of paying a PMI (*Primary Mortgage Insurance*) monthly premium. This allows a buyer to have 20% equity in their home in five years based on the original purchase price.

Why Is Having Equity In Your Home Important?

You want to own your home, you do not want your home to own you! If you decide you want to sell your home, make home improvements in the future, or obtain cash out for any reason, the equity in your home will be a key component to the cash out net amount you could obtain. This is why the property you wish to purchase would need to be in very good condition to qualify for the program. This program does not allow for "fixer uppers" or "handyman specials." It's hard to build equity if you need to replace a roof, furnace, or other high ticket item in the first five years of home ownership.

Have Credit Issues?

Have you been turned down for not being at your job long enough? Do you have a few payments which make your debt to income ratio not fit other programs? Is a family member willing to co-sign for you?

The 80.10 program allows for co-signers. Most co-signers are hesitant to co-sign for a 30 year commitment, but are more willing to sign a five year commitment, the term of both the 80.10 loans. As long as the borrowers make the payments and loan requirements per the signed documents, the co-signers could be released when the loan is refinanced after the five year loan period. This has helped buyers purchase a home even though their credit, length of employment, or debt ratio didn't qualify without co-signers, and they still benefit with not having to pay a PMI monthly premium. This allows buyers to become home owners sooner and gives them time to work on credit history, length of employment, or pay down current debt while building equity instead of paying rent.

Is The 80.10 Program Right For You?

Call one of our mortgage lenders today! We offer free pre-qualifications so you know before you start looking for your home what price range is right for you! VCCU is here to help!

MEMBERS UP FOR ELECTION on the VCCU Board of Directors



PAUL DAVIS is Environmental Health & Safety/Quality Service Manager at Worzalla Publishing Company in Stevens Point, WI. Paul has held the position of EHS/QS Manager at Worzalla for over 26 years. He also has over 23 years of voluntary service on the Credit Committee and worked his way up to Loan Officer at the Worzalla Publishing Employee Credit Union (WPECU).

In addition, Paul held the Chairperson position on the WPECU Board of Directors until the time of the merger with VCCU in April of 2018.

JAMES KRZMARCIK has lived in the Mosinee/Kronenwetter area all his life. He has been married to his wife Kathy for 39 years. They have two grown children and six grandchildren.



Jim and Kathy started their business, Four Seasons Heating, in 1986 and continue to service in the Mosinee and Wausau areas. They have been VCCU members for many years.

Jim has enjoyed serving on the VCCU Board of Directors and would appreciate the opportunity to continue for another term.

12TH ANNUAL FINANCIAL WELLNESS CONFERENCE

"Invest in Yourself and Start Securing Your Financial Future!"

Saturday, February 9, 2019 • 8:00 am - 1:30 pm
Northcentral Technical College –
Center for Health Sciences
1000 W. Campus Drive, Wausau

Valley Communities Credit Union is a proud sponsor of the Financial Wellness Conference! There are classes for both kids and adults, including some brand new financial topics! Learn about credit repair, budgeting, landlord/tenant tips, and much more.

For more information, call the City of Wausau Community Development Office at 715-261-6680 or Asset Builders at 608-663-6332, or visit www.assetbuilders.org.

Save the date

VCCU 84TH ANNUAL MEETING
Tuesday, April 30, 2019 • 6:00 pm
Creske Center Auditorium,
Mosinee High School

Scholarship Opportunity



Each year Valley Communities Credit Union awards \$500 and \$1,000 scholarships to area students who are pursuing post secondary education. Award winners are chosen based on commitment to school and community activities, previous honors or awards, volunteer work and more.

To be considered for our scholarships please find the application online, complete and return it to us with your attached one page letter. **Please mail it no later than March 4th to: 975 Indianhead Drive, Mosinee, WI 54455, ATTN: Scholarship.**