

COMING SOON!

Be on the lookout for
VCCU's new mobile app,
MOBILITI



Our new mobile app will help you manage your money from your mobile device, anywhere or anytime that is convenient for you. The simple sign-on will allow you to access all the convenient features we offer. View your balances, review your recent transactions, transfer money and more! Everything you need to maintain your on-the-go lifestyle.

Annual Meeting

VCCU 83rd Annual Meeting

Wednesday, April 25th 2018

Creske Center Auditorium
in the Mosinee High School

Starting at 6:00pm



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

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

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

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

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

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

107 S. 3rd Avenue
Wausau, WI 54401
(715)845-5010

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

www.valleycommunities.org

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SAVING CENTS QUARTERLY

January 2018



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83rd Annual Meeting



FINANCIAL WELLNESS CONFERENCE

Saturday, February 10, 2018

John Muir Middle School
1400 West Stewart Ave., Wausau
8:00 A.M. - 1:30 P.M.

Valley Communities Credit Union is a proud sponsor of the Financial Wellness Conference! There are classes for both kids and adults on various financial topics! Learn about credit repair, budgeting, and much more! Check out our website for details.



Every 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. Download the application from our website. www.valleycommunities.org under "Our Community"

To be considered for our scholarships please download & complete the application.

Applications are due March 5th



Please send your completed application to
**975 Indianhead Drive
Mosinee, WI 54455
ATTN: Scholarship**

Try this at home!-Crystal Sun catchers

<https://babbledabbledo.com/science-kids-crystal-suncatcher-craft/>

Materials

- Epsom Salt
- Clear Recycled Plastic Lids
- Water
- Empty Jar
- Exacto/Pin
- Bowl or glass measuring cup
- Fork
- Microwave (optional)
- Tray
- String



Step One-You will be using a ratio of 1:1 water to Epsom Salt for this project. Add 1 cup of Epsom salt to an empty glass jar.

Step Two-Add 1 cup of water to a microwave safe bowl. Heat the water in the microwave for 45 seconds. Alternatively use very hot tap water and skip the microwave.

Step Three-Pour the water into the jar with the salt. Do this quickly so that the water is warm. Stir the salt and water for 1-2 minutes to dissolve the salt.

Step Four-Place several plastic lids on a flat-bottomed tray in a sunny location where they can remain undisturbed.

Step Five-Pour off some of the excess liquid from your jar/crystal garden into the recycled plastic lids. Use just enough to cover the bottom of the lid. **DON'T OVERFILL!**

Step Six-Place your lids in sunny location. Depending on how much liquid has been added it will take a few hours or a day to start crystallizing. I know it will look like lids full of water at first but be patient!

Step Seven-When the liquid has completely evaporated your crystal suncatcher is ready! You will be able to see lovely crystal structures from both sides of the lid.

Step Eight-VERY carefully poke a small hole in the edge of the lid and thread a piece of string through the hole. Tie in a knot and hang your suncatcher up!