

**IN THIS EDITION: A Message From Your Credit Union, Free Membership Offer, Holiday Hours, Teddy Bear Giveaway, Community Involvement, Savings, Ho Ho Dough Loan Special, Staff News, Reminder**

## **Wishing You Peace, Joy and Prosperity In The New Year**

As the year 2018 becomes a memory, we at 1st Community Credit Union would like to take a moment to say "Thank You" for doing business with us. We recognize that the decision of where to conduct your financial business is a choice, and we thank you for choosing us!

1st Community Credit Union's employees and board members strive to offer all members the financial products, services, and exceptional service that you've come to expect from your Credit Union. We are also committed to providing financial education and resources to our members, as well as others in the community.



It pays to be a member, and we hope you will share your membership. Because you are a member, your brothers, sisters, parents, and children are also eligible to join 1st Community Credit Union no matter where they live. Encourage **YOUR** family to join **OUR** family!

## **Now is the time, and it WON'T COST THEM A DIME!**

We all know that one person who SHOULD be taking advantage of the benefits of Credit Union membership, but they just haven't gotten around to joining 1st Community Credit Union yet.

Help your friend, family member or co-worker get great rates, exceptional service, and keep more of their money! Encourage them to take advantage of our Free Membership Offer, available for a limited time.



***If they join 1st CCU  
by December 31st***

***we'll make their opening  
\$5.00 deposit for them!\****



\*Membership eligibility required. The \$5.00 opening deposit is required for becoming a member and it will be made by 1st CCU on your behalf. The \$5.00 membership balance must be maintained in your Primary Savings account for the duration of your membership. Account is subject to early closure fee if closed before 90 days has passed. Additional restrictions may apply. Federally insured by NCUA.

# Holiday Hours

## **Christmas Eve:**

Our offices will close at 12:30 pm on Monday, Dec. 24th

## **Christmas Day:**

1st CCU is Closed on Dec. 25th

## **New Years Eve:**

Our offices will close at 12:30 pm on Monday, Dec. 31st

## **New Years Day:**

1st CCU is Closed on Jan. 1, 2019

*We offer Online, Mobile, and Telephone Banking for your convenience as well as Credit Cards, Debit Cards and drive-up ATM's for cash withdrawals.*



## **Hey Kids...Register For A Chance To Win Oreo or Petunia!**

Oreo and Petunia are the names of the teddy bears that 1st Community Credit Union is giving away to two lucky members of our Next Generation! One bear will be given away by random drawing in Sparta and one in West Salem. Children under the age of 13 are invited to stop in and register for a chance to win a cuddly 4 foot tall panda bear!

## **Oreo and Petunia**



**Registrations will be accepted  
in both offices through  
December 18th.  
One entry per child, please.**

The winner at each office will be chosen by random drawing on Wednesday, December 19th and will be notified by phone (or by letter if we are unable to reach you or leave a message by phone).

No purchase necessary. Child must be under 13 years old on December 19th to be eligible to win; parents may complete the registration form. Registration must be done in the lobby in person. Phone and mailed registrations will not be accepted.

# 1st CCU In Our Communities

1ST COMMUNITY  
CREDIT UNION



1st CCU staff volunteered to participate at the West Salem High School Reality Day on November 7, 2018. During the Reality Day event the students had an opportunity to understand financial literacy first hand by making decisions on how or what their financial future holds. Each student was given a "fate" that determined their monthly salary, housing costs, number of children and other expenses. Using this fate, they made decisions about their budget and lifestyle.

*Pictured L-R are Chris Krueger-West Salem Branch Manager,  
and Jenny Cavadini-Internal Auditor*

In September 2018, during our Sparta Homecoming Tailgate Event in the 1st CCU-Sparta parking lot, the credit union served hotdogs, chips and soda and collected freewill donations. All funds collected were donated to the Sparta High School to benefit co-curricular activities.

Colleen DaSilva, 1st CCU Sparta Branch Manager, recently presented the check for \$500.00 to Sam Russ, Principal at Sparta High School



Just in time for the cold months ahead our West Salem office donated several pairs of winter boots, snow gloves, and knit gloves to elementary age kids attending West Salem schools.

*Pictured at left are students from the West Salem School District along with Chris Krueger-West Salem Branch Manager, and Mike Lorenz-Director of Remote Services*

May your days be merry and bright,  
with a diversified Savings plan for your future!

Savings  
Rates as  
high as

**3.15%**  
Annual Percentage Yield

Rate shown effective 10/1/2018 and subject to change. Contact 1st CCU for all current rates and terms by calling 888-706-1228 or visit [1stccu.com](http://1stccu.com).



# HO HO DOUGH PERSONAL LOAN

Our Ho Ho Dough Personal Loan provides the cash you need for the most wonderful time of the year!



- No Collateral Needed
- No Down Payment Requirement
- No Prepayment Penalty
- Convenient Access To Funds
- Flexible Terms
- Affordable Payments
- Minimum loan amount is \$1000
- Use for:
  - ~ Holiday shopping or entertaining
  - ~ Travel expenses or a holiday getaway
  - ~ Consolidating higher-interest-rate debt
  - ~ And More!



Apply online at [1stccu.com](http://1stccu.com) or  
contact 1st CCU at 888-706-1228

\*All loans subject to credit approval. Your rate may vary based on creditworthiness and term. Some restrictions may apply. Minimum loan amount \$1,000. Membership eligibility required. Offer not available for refinancing of loans already on file at 1st CCU. Cannot be combined with other offers. Offer available through December 31, 2018. See a loan officer for full details. Federally insured by NCUA.



## 1st Community Credit Union is pleased to introduce three new employees to our team!

Tya Muehlenkamp is a part time Teller in our Sparta office. Tya is a native of Sparta and has previously worked in retail and customer service. She is looking forward to starting her career with 1st CCU. When she's not working Tya likes to run, participate in triathlons, and spend time with her dog.



Zach Hutzler is a Full-Time Teller position in our West Salem office. Zach has a degree in Economics from the University of Dallas and while doing an internship he became interested in working in the financial field. He grew up in the La Crosse area and is enjoying being back in the area. In his spare time he enjoys skiing and golf.



Caitlin Wade is a Full-Time Loan Processor II position in our Sparta office. Caitlin and her family live in Tomah and she enjoys spending her free time crafting, hunting and fishing.

**Please join us in welcoming Tya, Zach and Caitlin!**

Keep your 1st CCU account  
information up-to-date!

**MOVING? Keep us posted!** If you plan on moving or you have recently moved, please remember to notify the credit union of your new address and phone number. Members enrolled in Online Banking may easily submit notification within Online Banking. Simply log in and select the Services tab, find 'Change Of Address' in the service list and click on the 'Continue' button to complete the form.