



One World through cooperative finance.

2024 International Credit Union Day
Thursday, October 17th

- **Bake Sale**

9 a.m. until gone

- **Brat Sale**

11 a.m. to 2 p.m.
Brat, kraut, chips & beverage

Brat & Bake Sale

All Lobby Locations

Free will donations will be accepted to support community groups throughout the region

- **Prize Drawings**

Four winners per location

- **Free, Secure Document Destruction**

11 a.m. to 2 p.m.
Black River Falls Office
Two boxes per person limit

- **Free, Secure Document Collection**

Available at All Other Lobby Locations

CCU Offices closed October 14th

Our offices and Member Contact Center will be closed on Monday, October 14th as CCU staff members participate in an All-Staff Training Day. We will reopen on Tuesday, October 15th.



President's Message

October is a busy and exciting time for us at CCU as we celebrate International Credit Union Day and Co-op Month! We always look forward to this time of year because it gives us opportunities to thank our members, highlight the Credit Union Difference and support and enrich our communities.

Some may feel credit unions are 'just another financial', but what makes a credit union unique and a preferred choice for all is our business model which is based on the eight Cooperative Principles for Credit Unions.

Those principles being:

1. **Voluntary & Open Membership.** We stand for the financial well-being of ALL people.
2. **Democratic Member Control.** We stand for the belief that money does not equal power. Each member earns one vote regardless of wealth or services rendered.
3. **Member Economic Participation.** We stand for reciprocating trust. Members provide capital to their credit union which helps the business run and grow.
4. **Autonomy & Independence.** We stand for transparency. As credit union business grows and becomes more complex, members maintain oversight as primary stakeholders.
5. **Education, Training & Information.** We stand for developing educated and well-informed citizens. Credit unions equip employees, volunteers and members with education and resources to help members prosper and achieve financial well-being.

6. **Cooperation Among Cooperatives.** We stand for unity. Credit unions and the cooperative movement unite to address challenges and help members succeed.
7. **Concern for Community.** We stand for, and with, our communities. Credit unions seek opportunities for sustainable development in their communities to ensure people can find hope and pathways to prosperity.
8. **Diversity, Equity & Inclusion.** Credit unions support diversity, equity and inclusion as a shared credit union cooperative principle and continue to have a responsibility and take a leadership role in building and serving more diverse, equitable and inclusive communities. It is through these eight principles that we remain focused on improving member service, helping our communities grow and thrive.

With that in mind, I would like to personally invite you to join us for Credit Union Day on Thursday, October 17th at any one of our lobby locations. Help us celebrate Credit Union Day and Co-op Month by stopping by to enjoy our brat and bake sales, which will benefit local nonprofit organizations within our communities. We look forward to celebrating with you!

Thanks for your membership.

Tim Tranberg,
President/CEO



Family-Fun at CCU's Back 2 School Bash Events



CCU's Back 2 School Bash events certainly were a blast!

We enjoyed seeing everyone's smiling faces as they enjoyed a night of inflatables, yard games, dancing and more! A big thank you goes to our community partners who assisted with serving concessions to help make the nights more enjoyable and special for all.

Over 120 teachers were nominated for our Outstanding Teacher award in recognition of their kindness, hard work and service to our youth. We were thrilled to donate \$200 to each of the following teachers to help them purchase supplies for their classroom:

- **Cathy Ramsey – Melrose-Mindoro School District**
- **Destany Gullicksrud – Eleva-Strum School District**
- **Clara Grohn – Fall Creek School District**
- **Kris Smith – Blair-Taylor School District**
- **Beth Breitung – Holmen School District**

We strive to support and enrich our communities through these events – it's part of our commitment to community and our dedication to our cooperative principles!



We're holding our second grand prize drawing of 2024 for the Kids CAFÉ program on October 17th at our Black River Falls Main Office in conjunction with International Credit Union Day! Kids CAFÉ is our program for youth 17 and under that encourages and teaches the value of saving, community involvement, education and fitness. Each stamp card completed earns a participation reward and serves as an entry into our grand prize drawings, which are held twice yearly.

Share the Warmth

We will be accepting newly purchased or hand-crafted hats, mittens, gloves, snow pants and boots for young students in our communities from November 1st through November 30th. Contributions can be made at any of our lobby locations in Black River Falls, Fall Creek, Galesville, Melrose, Onalaska and Strum. This drive is organized by the 7 Rivers Region Chapter of Credit Unions.

Holiday Open House

Join us at all lobby locations

December 20th, 23rd and 24th
for free cookies, coffee & cider

Check out the 'News and Events' page on our website in November for more information!

Holiday Hours

Thursday, November 28th	THANKSGIVING CLOSED
Tuesday, December 24th	CHRISTMAS EVE CLOSE AT 1 P.M.
Wednesday, December 25th	CHRISTMAS DAY CLOSED
Tuesday, December 31st	NEW YEAR'S EVE OPEN REGULAR HOURS
Wednesday, January 1st	NEW YEAR'S DAY CLOSED



CCU receives Gold-Level Family Friendly Workplace Certification

Family Friendly Workplaces (FFW) recently announced that Co-op Credit Union has earned gold-level certification as a Family Friendly Workplace. This prestigious certification highlights CCU's commitment to creating a workplace that supports and values the needs of our employees and their families.

"We are honored to be recognized as a gold-level Family Friendly Workplace," said Michele Steien, Chief Talent Officer at Co-op Credit Union. "Our goal is to foster an environment where our employees can thrive both at work and in their personal lives. This certification is a testament to our dedication to supporting our team and their families."

To achieve this certification, CCU underwent a detailed evaluation of its human resources policies and practices. The review focused on several key areas, including healthcare benefits, leave policies, flexible work

arrangements, childcare support, and more. With this certification, Co-op Credit Union is now authorized to use the Family Friendly Workplaces logo and will have access to a variety of valuable resources to further enhance its family-friendly policies.

"Co-op Credit Union's commitment to creating a supportive work environment is commendable," said Neil Kline, Executive Director of Family Friendly Workplaces. "We are thrilled to welcome them into our community of certified organizations. Their dedication to fostering a family-friendly workplace sets a strong example for others in Jackson County and beyond."

Co-op Credit Union becomes the latest employer in Jackson County to be certified under the affiliation between FFW and the Jackson County Child Care Network (JCCCN). As part of this affiliation, Co-op Credit Union is directing an annual conduit contribution to JCCCN to support



Jackson County Child Care Network

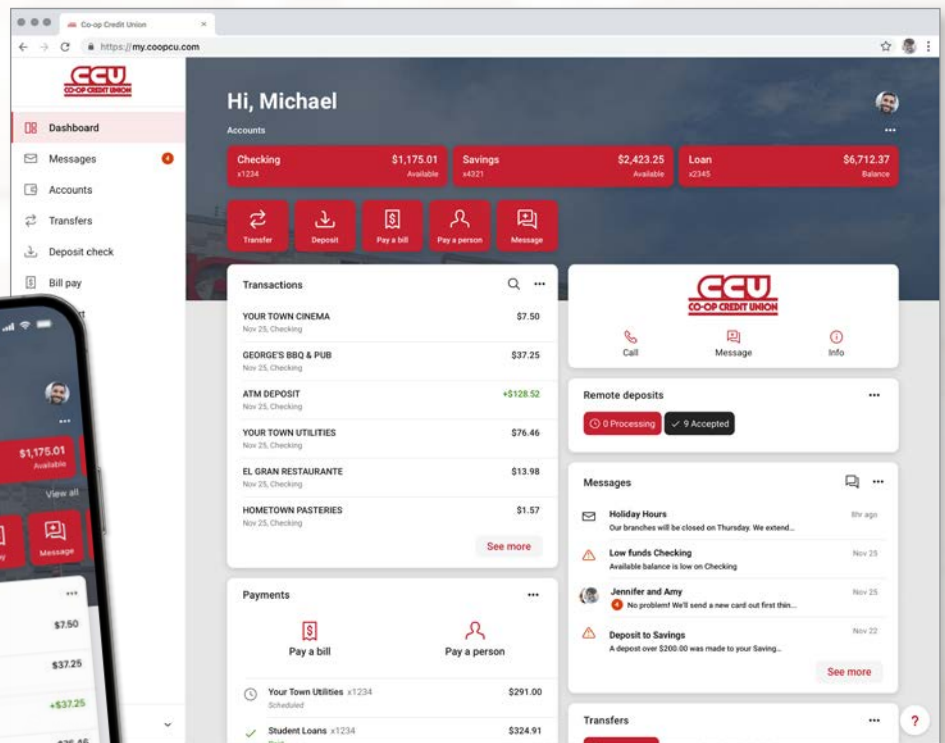
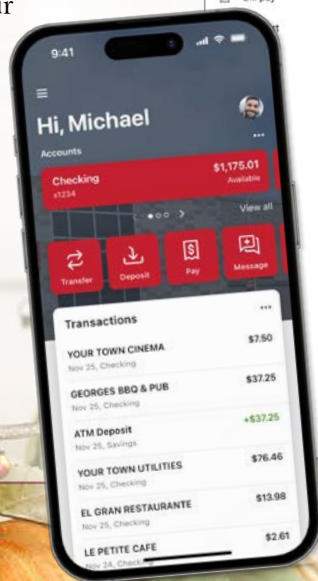
their work addressing Jackson County's child care shortage.

As Co-op Credit Union and other employers in western Wisconsin face ongoing workforce challenges, the Family Friendly Workplaces Certification Program provides a strategic framework to attract and retain top talent. By prioritizing the needs of employees and their families, organizations can build stronger, more resilient workforces.

For more information about Family Friendly Workplaces and its certification program, please visit www.familyfriendlyworkplaces.org.

Coming Soon - New CCU Online and CCU Mobile Experience!

We're working to make our services even better! In December 2025, we'll be upgrading our Online and Mobile Banking platforms. This will provide more robust access to your accounts at CCU while providing consistency between both platforms. Features include customization options, bill pay and person-to-person payments and Touch ID or PIN authentication. For more information, keep an eye on our website for any future updates.



CCU's Commitment to Community

At CCU, we truly believe in the importance of giving back and being a community partner to our area organizations. It's our commitment to our communities and is one of the ways that we, as a not-for-profit, are different than other financial institutions.

This is seen in many ways, including monetary donations, event sponsorships or participation and volunteer opportunities.



Jackson County Fair



La Crosse County Fair



Trempealeau County Fair



Lemonade Day

Click With Caution

Every year, thousands of innocent people fall victim to computer scams. What starts as a seemingly innocent pop-up on your computer or impersonator on the phone, can quickly escalate into significant debt. To protect your identity and finances, it is crucial to be aware of these misleading scams.

Hackers often pose as representatives from legitimate companies, convincing you to grant them access to your computer for supposed technology support, software downloads, or financial transactions. They might sound trustworthy and legitimate, but their intentions are far from that. Be wary of suspicious pop-ups and never click on them or follow any instructions they provide.

If you're ever unsure about a phone call or pop-up, it's safest to hang up the phone or close the window on your computer. To verify that a company is legitimate, use a trusted phone number to contact them directly. If you suspect you've fallen victim to a scam and the hackers have gained access to your computer account, credit cards, or debit cards, contact your financial institution immediately.

Remember, Co-op Credit Union is here to support you in these challenging and alarming situations. Don't hesitate to reach out for help or ask questions about preventing scams. We are committed to keeping you safe.

Call for Nominations

Qualified candidates who wish to serve on the Co-op Credit Union Board of Directors are welcome to apply for nomination. Two board positions are up for election in 2025, which are seats held by David Olson and Tim Byom.

Those interested may request an Application for Nomination and director qualification information by writing or e-mailing:

Garrett Nix, Nominating Committee Chair
 4410 Golf Terrace, Suite 210, Eau Claire, WI 54701
 gnix@gklaw.com

Interested applicants must submit an application no later than October 31, 2024.

Get Social With Us

Stay up-to-date with events, opportunities and promotions by following our social media accounts!

- Co-op Credit Union
- Co-op Credit Union
- Coopcredit
- Co-op Credit Union



www.coopcu.com
800-258-0023



President/CEO: Tim Tranberg
Board of Directors: Tim Torkelson (Chair), Sarah Lebakken (Vice Chair), Dave Overlien (Secretary), Steve Hogden (Treasurer), David Olson, Tim Byom and Carol Martin
Legal Advisor: Garrett W. Nix
Editor: Mikayla Hurd

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ATM Locations: BRF Main Office Drive-Up & Hwy A Drive-Up | Fall Creek 326 E Lincoln Ave | Galesville 17578 N Main St | Melrose 409 N Washington St | Onalaska 100 French Rd | Strum Cenex

