

President's Message

Fall is here, and with that comes International Credit Union Day and Co-op Month in October. It's an exciting month because we will welcome our members and community members to join us for our annual celebration on October 18th. This day gives us the opportunity to highlight our work as a credit union and what sets it apart while also giving back in our communities.

We're proud to be a co-op and we're proud of our cooperative roots and tradition. Why? It's different than a traditional business structure because we work solely in our member-owners' best interests – not the interests of a select few share or stockholders. Every member of Co-op Credit Union has an equal vote in our board elections and an equal voice. No one member is more important than another.

This year's International Credit Union Day theme is "Find Your Platinum Lining," celebrating and marking the 70th anniversary of International Credit Union Day, which began across the world in 1948. The theme combines "platinum" – the traditional gift for 70th anniversaries – with the sentiment of a platinum lining, or those positive impacts you'll find credit unions regularly make.

Combine that with this year's Co-op Month theme of "Cooperatives See the

Future," and you'll really see what CCU and cooperatives are all about. Our mission statement of "Serving our members, where they are, through all stages of life" focuses on working alongside our members to help fulfill their dreams and goals. We're always looking toward the future – of our members and the best interests of our communities.

Please join us on Credit Union Day on October 18th. There will be brat and bake sales at all locations with freewill donations given to local non-profit and community groups throughout our region. We'll also host free document destruction, hold prize drawings and help ring in the fall season with our fellow members and community members. It's a day truly about bringing our communities together to share in the impact credit unions and cooperatives of all kinds make across our region, nation and world.

As always, we appreciate your confidence and loyalty.

Thanks for Your Business!



Eric L. Chrisinger, President/CEO



Esser Retires from CCU Board of Directors

Dan Esser, a longtime Co-op Credit Union Board member, retired in July after serving the credit union for 22 years. We held an open house at our main office in Black River Falls on July 25th to thank and honor Dan for his dedication to our members, employees and the credit union.

Tim Byom was appointed to fill Dan's position on the board of directors. Byom, a dairy farmer from the Ettrick area, is a longtime CCU member and former member of our Advisory Board.



2018 INTERNATIONAL CREDIT UNION DAY[®]
THURSDAY, OCTOBER 18TH

Brat & Bake Sale
All locations!



BAKE SALE

9 a.m. until all items are sold

BRAT SALE

from 11 a.m. to 2 p.m.

Brat, kraut, chips, beverage
(freewill donation)

Benefiting: *Interfaith Volunteer Caregivers, Black River Falls Police Department Community Service Officer Program, Fall Creek Class of 2020 Graduation Lock-In, Trempealeau County Humane Society, G-E-T Community Food Pantry, Friends of Melrose, Ona Soup and Eleva-Strum Girl Scouts.*

Prize drawings will be held!

Four winners per location.

Free, Secure Document Destruction

11 a.m. to 2 p.m.



"WOW" Corner

We'd like to share some of the great things happening at CCU. Our employees work hard to provide the best service possible to you. Thanks for providing feedback. Your comments are important to us!

-Recently, a member applied for a credit card at the Onalaska branch and said he was leaving for vacation and hoped his card would arrive by then. CCU Member Contact Agent Dustin Zillmer expedited the card's arrival to ensure the member's needs were met. The member was glad to have it in time for his trip and thanked the credit union for taking such good care of him. Thank you, Dustin, for your commitment to exceptional service to ensure members' needs are met!

Wowing Our Members: Root Beer Floats and Window Washing

Recently, CCU employees held two days of random acts of kindness: One day, they helped hand out root beer floats and on the other they washed windshields of members in our drive-ups and parking lots. These days were held to wow our members and thank them for their business. We believe simple kindnesses are important and hope they made our members smile!



Giving the Gift of Warmth

We will be accepting newly purchased or hand-crafted hats, mittens, gloves, snow pants and boots for grade-school children in our area. Please bring your contribution to our offices in Black River Falls, Fall Creek, Galesville, Melrose, Onalaska and Strum between November 1st and November 30th. The drive is organized through the 7 Rivers Region Chapter of Credit Unions.



FREE EDUCATIONAL SEMINARS

Registration required for both events.

Please sign up by calling 800-258-0023 or e-mailing ccu@coopcu.com.

Home Selling

Tuesday, October 16th, 6-7 p.m. at CCU's Onalaska Office

Thinking of selling your home? Wondering what steps to take to have the best outcome? This session will focus on:

- What buyers are looking for
- How to make your home "appeal to the masses" to reach the most potential buyers
- Understand why you do certain things to get your house ready to sell

- How to make updates and repairs affordable
- The best financial options to help you move from your old home to your new home

Becky from Coldwell Banker River Valley Realtors will be joining us to share her expertise along with CCU Onalaska Branch Manager Sue Jacobson to help make this exciting time in your life as easy and stress-free as possible.

Prepping for a Happy Holiday Season

Saturday, November 10th, 10-11:30 a.m. at CCU's Onalaska Office

One of the stresses in life comes each year with the holiday season. Our budgets are already stretched, and then there are the gifts, the decorating and the entertaining added. This educational session will give you some of the best-kept secrets in holiday budgeting. We'll cover:

- How to decorate without busting your budget
- How to do amazingly simple things to make your home glow throughout the holiday season
- Holiday Decorating vs. Seasonal Decorating: It's all about transitioning

- Do you have a sentimental or special décor piece but don't know what to do with it? Bring it to the workshop and let's see how it can be used.
- We'll also provide tips on creating a wonderful meal or party without spending a fortune
- Learn tips for planning a holiday budget each and every year so you're not burdened next year

Becky from Welcome Home, Lead Chef Chris Wilton from Gundersen and CCU Onalaska Branch Manager Sue Jacobson will share their tips for making the holidays merry and bright!

Support for County Fairs

CCU donated a total of \$4,000 to county fairs in the region this summer. We feel strongly about supporting the events as a whole not only because of importance in our counties and communities but also because of their connection to agriculture and 4-H. CCU Member Business Lending Manager Jeff Blaken and Branch Managers Rhea Hogden, Jeanne Sternke and Sue Jacobson were on hand to help distribute the donations to representatives from the Jackson, Trempealeau, Eau Claire and La Crosse Interstate fairs this year.



La Crosse Interstate Fair Donation



Jackson County Fair Donation



Eau Claire County Fair Donation



Trempealeau County Fair Donation



New Youth Program is Here!

We are excited that our new youth program, the CCU Kids CAFÉ, is officially under way! This stamp card program for youth 17 and under serves as an introduction to CCU and what makes credit unions unique through a focus on saving, community involvement, education and fitness. Each stamp card completed earns participation rewards and also serves as an entry into grand prize drawings held twice yearly. For more information and full program rules, ask us for a brochure or visit our website.



Marking CCU's 80th Anniversary

We celebrated CCU's 80th anniversary this summer with an open house with treats and refreshments and supply drive for domestic violence shelters in our region. CCU was founded in July 1938 and has been serving members and our communities ever since. That's why our celebration was two-fold: To say thank you to our members for their continued support and loyalty and to give back in our communities, following our "People Helping People" philosophy and living out the cooperative principle of "Concern for Community."



In all, more than 500 items were collected to donate to Bolton Refuge House and New Horizons Shelter and Outreach Centers. We donated the items collected to each organization and also provided a \$250 donation to both.

Holiday Open House
Join us at all locations
Thursday-Saturday
DECEMBER
20th, 21st, & 22nd
FREE cookies, coffee & cider.

Holiday Hours
A reminder about upcoming Co-op Credit Union hours over the next few months.

- **Thursday, November 22nd**
Thanksgiving: CLOSED
- **Monday, December 24th**
Christmas Eve: Close at 1 p.m.
- **Tuesday, December 25th**
Christmas: CLOSED
- **Monday, December 31st**
New Year's Eve: OPEN REGULAR HOURS
- **Tuesday, January 1st, 2019**
New Year's Day: CLOSED

CCU Names New Vice President

Cassie Perenchio recently was named Co-op Credit Union's Vice President Marketing. She will continue to handle all aspects of the credit union's marketing and communication initiatives as the newest member of CCU's Leadership Team.

Perenchio joined CCU's staff in fall 2016 as marketing specialist. Eric Chrisinger, CCU's President and CEO, said Perenchio will be an asset in her new position.

"I am excited and pleased Cassie is taking on this role, as she is passionate about serving our members and our communities," Chrisinger said. "Her skills will be valuable as we plan for the future and the growth of our credit union."

Perenchio worked as a reporter and news editor for the Jackson County Chronicle and River Valley Media Group before joining Co-op Credit Union's staff, bringing knowledge of both communication and the area's local communities to her position.

"I couldn't be more excited about this opportunity and that's because of CCU's mission of service," she said. "The credit union tirelessly works to serve the best interests of both our members and our communities, and I'm honored to continue to help tell that story."

In the community, Perenchio serves on the board of the Friends of the Black River Falls Public Library group where she assists with communication and social media efforts.



Cassie Perenchio

Family Fun & Movie in the Park

CCU enjoyed hosting four Movie in the Park events this summer, where families enjoyed a night of activities and crafts with the movie "Coco" at dusk! CCU supports its communities through these events and also partners with local organizations that run the concessions and use their proceeds as a fundraiser. We thank all the organizations that provided the concessions and kids activities to make the nights fun for all!



Power of Fraud Prevention

In each newsletter, we're sharing regular fraud types and prevention strategies. In this edition, we highlight the increasingly prevalent tactic of "Caller ID Spoofing" and "Neighbor Spoofing."

What is this kind of spoofing?

In short, a scammer manipulates a telephone network to make the recipient of the call believe it is coming from a local, recognizable number, making you more apt to want to answer.

Why is this being done?

It's an attempt to trick you into giving away valuable personal information that you probably wouldn't give to someone calling from an unknown or unrecognizable number.

How can you prevent falling victim to a spoofing attempt?

- Even if the number looks local or legitimate, let your answering machine or voicemail pick up for you. If the call is important, they will leave a message for you.
- If you do pick up, do not respond to any questions, especially those that can be answered yes or no.
- Never give out personal information. That includes account numbers, social security numbers, passwords, or answers to typical security questions, like your mother's maiden name.
- For example, CCU will not call you and ask for your account number or debit or credit card numbers. That's because we have access to that information in our computer system. If someone calls from CCU and asks you for this information, it's best to hang up and call our number back to see if someone really did try to make contact with you.

Locations	Days	Lobby	Drive-Up
BRF—Main	M—Th	9-4:30	7:30-5:30
	Fri	9-5:00	7:30-5:30
	Sat	9-9:00	7:30-Noon
BRF—Hwy A	M—F		7:30-5:30
	Sat		7:30-Noon
Fall Creek	M—Th	9-4:30	9-5:00
	Fri	9-5:00	9-5:00
	Sat	9-9:00	9-Noon
Galesville	M—Th	9-4:30	8-5:00
	Fri	9-5:00	8-5:00
	Sat	9-9:00	9-Noon
Melrose	M—Th	9-4:30	9-5:00
	Fri	9-5:00	9-5:00
	Sat	9-9:00	9-Noon
Onalaska	M—F	9-5:00	7:30-5:30
	Sat	9-9:00	7:30-Noon
Strum	M—Th	9-4:30	9-5:00
	Fri	9-5:00	9-5:00
	Sat	9-9:00	9-Noon



www.coopcu.com
(800) 258-0023

President/CEO - Eric L. Chrisinger
Executive Vice President Lending - Tim Tranberg
Board of Directors - Tim Torkelson (Chairman), Chuck Torgerson
 (Vice Chairman), **Dave Overlien (Secretary), Steven Hogden**
 (Treasurer), **David Olson, Tim Byom and Sarah Lebakken.**

Legal Advisor - Garrett W. Nix
Editor - Cassie Perenchio

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

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