

Welcome



WELCOME TO CCU

OUR MISSION STATEMENT

Serving our members, where they are,
through all stages of life.

OUR VISION STATEMENT

Serving people in such an extraordinary way that we are
the financial institution of choice and the employer of
choice in our communities.

OUR PURPOSE STATEMENT

We care, going above and beyond to make a lasting
impact on our members and our communities.

OUR CORE VALUES

- Commitment
- Flexibility
- Friendliness
- Fairness
- Confidentiality
- Integrity
- Consistency
- Exceptional Service



I would like to be the first to welcome you as a member of Co-op Credit Union (CCU)! We are very excited to have the opportunity to serve you.

CCU was founded on the philosophy of 'People Helping People' over 85 years ago when a group of farmers pooled their resources together to help each other. We continue to apply that same philosophy daily. When any member or strategic decision is made, we always evaluate how it stays true to our mission of 'serving our members, where they are, through all stages of life.'

When we were initially approached about consolidating with La Crosse Burlington Credit Union (LBCU), we were very humbled by the consideration. And again, we thought back to our mission and reflected on how this impacts our members and you as LBCU members. After talking with Dorothy and the LBCU board members, we knew it was the right decision for all involved.

Our growth and continued growth stems from the culmination of the nine credit unions that make CCU who we are today. We know the process of consolidating can feel stressful, but we will guide you every step of the way, all while keeping the tradition of LBCU and their commitment to you all and the railroad in mind. We just ask for your trust and your patience.

Business is continuing as normal at LBCU. You can still meet with Dorothy, use your LBCU account number, your LBCU checks and your LBCU debit and credit cards as normal. Starting in 2025, we will be individually transitioning your LBCU account into a CCU account. Please review this packet in depth to learn about next steps, available products and services and find the answers to your questions!

If you prefer to transition your account to take advantage of our products and services now, you can visit Dorothy or make an appointment at another CCU location at any time, to open your membership.

A handwritten signature in black ink that reads 'Tim'.

Tim Tranberg, President/CEO



CCU HISTORY



Through growth, changes and a commitment to continuous improvement, CCU is proud of its history and is ready and excited for the future as it continues the credit union philosophy of "People Helping People."

CCU was founded by members of the Federation Cooperative in Black River Falls, who wanted credit to pay for their new electric appliances. The Wisconsin Banking Commission approved Co-op Credit Union's charter on July 14, 1938. As of January 1, 1939, total assets were \$977.

From there, CCU continued to grow. In the autumn of 1980, technological advancements allowed additional services of share draft (checking) accounts, IRAs, money funds and certificates.

In 1981, the Melrose Credit Union merged with Co-op Credit Union, resulting in further growth and additional services available to Melrose-area members.

In early 1987, Co-op Credit Union qualified for and obtained federal deposit insurance from the National Credit Union Administration.

In 1990, Galesville Co-op Credit Union merged with CCU. Galesville Co-op Credit Union's leadership sought checking and other services that could be offered to the members by a larger credit union.

A drive-up branch was constructed on Highway A in Black River Falls and opened on October 27, 1992. In April of 1993, an ATM and debit card were added to the list of services.

In September of 1994, Blair Credit Union merged with Co-op Credit Union. The nearly 300 members affected became introduced to an increased number of credit union services.

CCU broke ground in 1999 for a new main office building in Black River Falls, which is where the headquarters remains today.

In 2010, Partners Credit Union merged with CCU and with it came an expanded field of membership and two new office locations in Strum and Fall Creek.

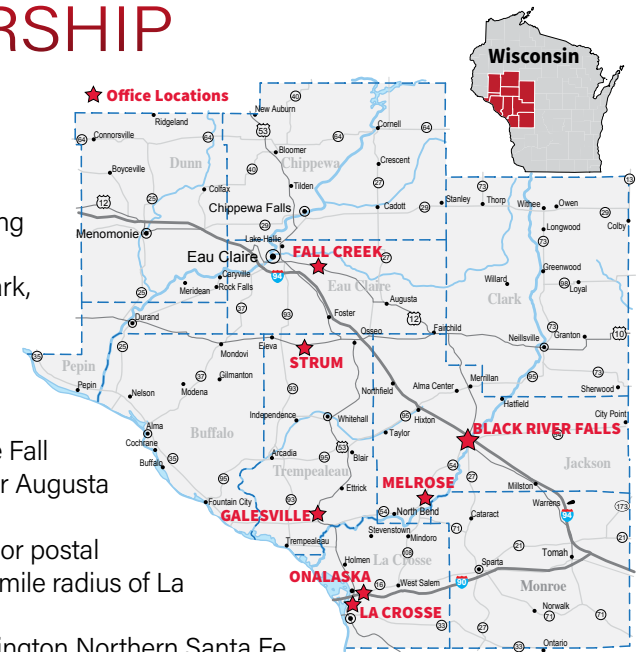
In 2015, La Crosse Area Postal Credit Union merged with CCU. The credit union broke ground for a new Onalaska branch office location in 2015, and the location opened in May 2016.

Today, CCU has more than 22,000 members and more than \$500 million in assets.

MEMBERSHIP

Co-op Credit Union Membership is open to:

- Persons residing, employed or owning property in the following counties in Wisconsin: Buffalo, Chippewa, Clark, Dunn, Eau Claire, Jackson, La Crosse, Monroe, Pepin and Trempealeau.
- Any stockholder of the Fall Creek Supply Co-op or Augusta Farmers Union Co-op.
- Any federal employee or postal employee within a 75-mile radius of La Crosse, WI.
- Employees of the Burlington Northern Santa Fe Railroad's Chicago and Twin Cities Divisions that work into or out of La Crosse, Wisconsin, including immediate family members of current members (this includes, but is not limited to, spouse, parents, children, and stepchildren).
- Former LBCU members who were in good standing at the time the account was closed, and who would like to become a member again.



LOCATIONS

100 E Main St
Black River Falls, WI 54615

326 E Lincoln Ave
Fall Creek, WI 54742

409 N Washington St
Melrose, WI 54642

Drive-up Branch
330 County Highway A
Black River Falls, WI 54615

17578 N Main St
Galesville, WI 54630

100 French Rd
Onalaska, WI 54650

1735 Credit Union Ct
La Crosse, WI 54603

134 5th Ave N
Strum, WI 54770



PRODUCTS & SERVICES



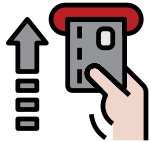
Free Reward Checking

Save smarter and live larger with our Reward Checking! Get cash back by earning 2.25% APY* on balances up to \$25,000. Certain qualifications apply.



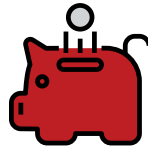
Free Checking

Enjoy the freedom of unlimited transactions without worrying about monthly maintenance fees. Whether you're depositing your paycheck, paying bills online, or swiping your debit card for everyday purchases, our Free Checking Account is designed to simplify your financial life.



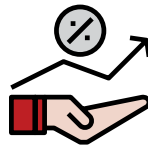
Credit Card

Whether you're in another country or at your home computer, using your CCU Credit Card to make purchases could save you hundreds each year versus high-rate, high-fee cards. Plus, earn reward points with every swipe and redeem those points for cash back, shopping, events, gift cards and more!



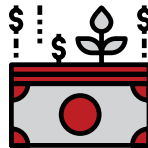
Share Savings Account

Our Share Savings Account offers you a secure and reliable way to save for the future while earning competitive dividends on your balance. Just \$5 minimum balance and \$20 minimum to earn dividends.



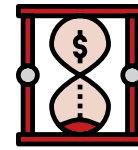
Super Share Savings Account

Unlock exceptional growth potential with our tiered Super Share Savings Account option, you earn a higher rate when you maintain a higher balance. \$1,000 minimum balance required.



GoalSetter Savings

With this 'hands-off' approach to saving, it's easy to set your goal, make a plan and save! Withdrawals limited to January, July and December only. Earn a higher rate on account balances up to \$10,000.



Individual Retirement Accounts

IRA Savings or Certificate options available.



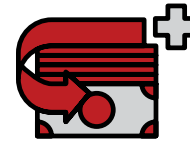
Money Market Accounts

With our tiered money market rates, you earn a higher rate when you maintain a higher balance. \$10,000 minimum balance required.



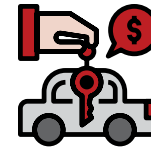
Share Certificates

Put your money to work for you with a Share Certificate at CCU. Terms of 6, 12, 18, 24, 36, 48 and 60 months available.



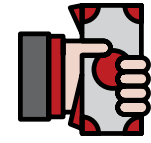
Health Savings Accounts

Our Health Savings Accounts are here to assist you with planned and unplanned medical expenses. We have a variety of options as you look to put money away and put your health first.



Auto & Recreational Loans

Take advantage of our attractive auto loan rates to get you on the road with an affordable payment you'll love.



Personal Loans

Consolidate debt, make a purchase, have an emergency or just want to build your credit, we have a loan option to fit your needs.



Real Estate Loans

CCU's full suite of Real Estate Loans has you covered from first-time purchases, refinances, home equity line of credit – we've got it all to help you on your journey to homeownership.



Other Products & Services

- Business Loans
- Financial Education Resources
- Identity Theft Protection
- and more!

RATES

01/01/2025

SAVINGS ACCOUNTS	APY	DIV RATE	DIV PAID
Share Savings	0.15%	0.15%	Quarterly
Funeral Trust	0.15%	0.15%	Quarterly
Tax Savings	0.15%	0.15%	Quarterly
Escrow Savings Account	0.20%	0.20%	Annually
GoalSetter Savings*			Quarterly
Up to \$10,000	0.85%	0.85%	
Super Share			Monthly
\$1,000 < \$5,000	0.80%	0.80%	
\$5,000 < \$10,000	0.85%	0.85%	
\$10,000 < \$20,000	1.20%	1.19%	
\$20,000 < \$30,000	1.35%	1.34%	
\$30,000 < \$40,000	1.40%	1.39%	
\$40,000 < \$50,000	1.50%	1.49%	
\$50,000 & over	1.70%	1.69%	
Money Market Account*			Monthly
\$10,000 < \$25,000	1.40%	1.39%	
\$25,000 < \$50,000	1.75%	1.74%	
\$50,000 < \$100,000	1.85%	1.84%	
\$100,000 < \$250,000	2.15%	2.13%	
\$250,000 & over	2.25%	2.23%	
Health Savings Account			Monthly
0 < \$10,000	0.45%	0.45%	
\$10,000 & over	0.60%	0.60%	
Individual Retirement Account	0.45%	0.45%	Monthly
CHECKING ACCOUNTS	APY	DIV RATE	DIV PAID
Dividend Checking	0.05%	0.05%	Quarterly
Reward Checking*			Monthly
\$.01 - \$25,000	2.25%	2.23%	
Over \$25,000	0.25%	0.25%	
Non-Qualifying Rate	0.05%	0.05%	

CERTIFICATES (\$100 minimum)	APY	DIV RATE	DIV PAID
6 Month	2.00%	2.00%	Maturity
12 Month	4.25%	4.18%	Quarterly
18 Month	4.15%	4.09%	Quarterly
24 Month	2.85%	2.82%	Quarterly
36 Month	2.85%	2.82%	Quarterly
48 Month	2.85%	2.82%	Quarterly
60 Month	2.85%	2.82%	Quarterly
IRA CERTIFICATES (\$1,000 minimum)			
6 Month	2.05%	2.05%	Maturity
12 Month	4.30%	4.23%	Quarterly
18 Month	4.20%	4.14%	Quarterly
24 Month	2.90%	2.87%	Quarterly
36 Month	2.90%	2.87%	Quarterly
48 Month	2.90%	2.87%	Quarterly
60 Month	2.90%	2.87%	Quarterly
HEALTH SAVINGS CERTIFICATE (\$1,000 minimum)			
12 Month	4.30%	4.23%	Quarterly
36 Month	2.90%	2.87%	Quarterly
60 Month	2.90%	2.87%	Quarterly
Deposit and Loan Rates can be found at www.coopcu.com .			

*Special terms, conditions or qualifications may apply, see disclosure brochure for details

MEMBER SERVICE FEES

As of 11/15/2023

In an effort to remain transparent, please review our fees.

SHARE DRAFT CHECKING

Share Draft Account Monthly Service Fee

Dividend Checking\$1.00
Debit Only Checking\$2.00

Share Draft Printing

(check order) prices vary

Transfer Fee*

From savings to cover overdraft(s) written on your share draft checking accountFREE

Overdrafts Paid by CCU*

\$25.00 per item once over \$25.00 negative
Fees are capped at \$75.00 per day
Items are paid at our discretion

NSF Return Fee

(Non-Sufficient Funds)*
.....\$25.00 per item returned

Items Presented for Collection

.....\$10.00 per item

Stop Payment issued by you

.....\$15.00 per item
(No charge for stop payment of lost or stolen blank drafts) includes share drafts and money orders

Money Market Account

Withdrawals or checks under \$500.00\$10.00 per occurrence
Withdrawals or checks in excess of the six monthly withdrawal limit\$10.00 per occurrence

GoalSetter Savings

Withdrawals taken other than January, July, and December\$10.00 per occurrence

Draft Photocopy \$0.20 per copy

TRANSACTION

Money Orders

(\$1,000 maximum amount each)
.....\$1.50 each

Certified Checks\$10.00 each

Corporate Checks\$3.00 each

Visa TravelMoney Card\$6.00 each

Reload\$4.00 each

Visa Gift Card\$3.00 each

CCU Online.....FREE

CCU TalkFREE

CCU Pay (personal accounts) ...FREE

ATM Cash Withdrawals

(ATM Activity Processing Fee)
First five per monthFREE
Those in excess of five per month \$1.00 each (Surcharges by other ATM owners may apply)

Wire Transfers

Outgoing\$20.00 each
Incoming\$10.00 each
International\$100.00 each

Non-Recurring ACH Origination

.....\$5.00 each

International ACH Origination

.....\$10.00 each

Foreign Check Processing

Drawn on U.S.\$1.00 each
Drawn on Canadian Institution\$15.00 each
Drawn on other Foreign Institutions Up to \$100.00 each

MISCELLANEOUS

Notary Service FREE

Photocopies\$0.20 each

FAX

Outgoing 1st page\$2.00
Each additional page ...\$0.50
Incoming\$0.50 per page

Foreign FAX

1st page.....\$10.00
Each additional page ...\$1.00

Returned Mail\$10.00 per item

Returned Check Fee

(Deposited check returned to CCU)
.....\$5.00 per item

Statement Reprint ..\$5.00 per month

Account Activity Summary

(between statements) \$0.20/page

Inactive Account Fee

.....\$2.00 per month

Research Time

(Reconciling statements, etc.)
.....\$25.00 per hour

Legal Processing

.....\$30.00 plus charges by others

Two or more re-openings of a membership share

.....\$20.00 per re-opening

Card Replacement

(between renewals)

MasterCard\$10.00

Expedited MasterCard.....\$30.00

Debit/ATM\$10.00

Expedited Debit/ATM\$45.00

Debit/ATM Card PIN

Reminder FREE
For ATM PIN Reminder please call:
800-992-3808

Coin Counting

Members..... FREE
Non-Members..... 10% of total

Money Bags

Zipper\$2.00 each
Lock\$20.00 each

Safe Deposit Boxes

3" x 5"\$12.00 per yr
3" x 10"\$24.00 per yr
5" x 10"\$30.00 per yr
10" x 10"\$45.00 per yr
Replacement Lock\$50.00
Replacement Lock with Drilling\$150.00

Business ACH Origination

(Employee payroll, etc.)
Set-up Fee.....\$50.00
Each File.....\$0.50/transaction,
\$10.00 max

** Transfer, overdrafts paid, and NSF (non-sufficient funds) fees are imposed for overdrafts created by checks or by other electronic means.*



Scan the QR Code or visit www.coopcu.com, select 'Services' > 'Fees & Disclosures' to view our Member Service Fees.

Important Next Steps & Notices

How to transfer your LBCU account to CCU

Items you will need to transfer your account:

- Your government-issued ID, i.e. driver's license
- Your social security number
- List of current direct deposits and automatic payments
- Beneficiary information (full name and date of birth)

Get started online today!

- To start an online member application, visit www.coopcu.com and select 'Open Membership Today' from the banner that says 'Welcome LBCU Members.' Then select 'Not Yet a Member?' From here, follow the prompts to enter in your personal information, select what products you would like to open and finalize the application. We will then contact you to assist you in finalizing your account by transferring funds and loans and closing out your LBCU accounts.
- By selecting this option, your CCU account number will not be similar to your LBCU account number.

Come meet us in-person!

- Starting in January, visit the La Crosse Burlington office to switch your account to CCU.
- You can also call us at 800-258-0023 or visit www.coopcu.com and select 'Schedule Appointment' to schedule an appointment at any CCU location to switch your account to CCU.
- By selecting this option, your CCU account number will be similar to your LBCU account number. View our FAQ page for more information.

Not in a rush to transfer your account?

- To use any CCU products or utilize all CCU locations, you will need to switch your account to CCU.
- If you prefer to wait to transfer your account to CCU, watch for communication regarding the transfer process.
- By selecting this option, your CCU account number will be similar to your LBCU account number. View our FAQ page for more information.

Credit Card Comparison

Credit Card	CCU	LBCU
Brand	MASTERCARD	VISA
Rate	11.88%	9.90%
Payment Calculation	4% of balance, \$20 minimum	3% of balance, \$15 minimum
Due Date	22 nd of the month	15 th of the month
Annual Fee	\$0.00	\$0.00
Reward Points	1 point per \$1 Spent	None
Reward Point Redemption	Redeem points for cash back on your statement, concert tickets, gift cards and more!	None
Emergency/Expedited Card Replacement	\$30.00	\$150.00
Card Recovery/Card Replacement Fee	\$10.00	\$65.00
Pay by Phone Fee	\$0.00	\$10.00
Transaction Fees: Balance Transfer	\$0.00	\$5.00
Transaction Fees: Cash Advance Fee	\$0.00	\$5.00
Transaction Fees: Foreign Transaction Fee	1% of each transaction in US Dollars	1% of each multiple trans; 0.80% each single trans
Penalty Fees: Late Payment	\$9.00	\$15.00
Penalty Fees: Returned Payment Fee	\$10.00	\$15.00

Kwik Cash Comparison

Kwik Cash	CCU	LBCU
Rate	14.88%	12.00%
Payment Calculation	3.5% of balance, \$25 minimum	3.0% of balance, \$15 minimum
Due Date	10 th of the month	15 th of the month
Annual Fee	\$0.00	\$0.00
Advance Minimum Amount	\$50.00	No minimum
Penalty Fees: Late Payment	\$10.00	\$0.00
Penalty Fees: Returned Payment Fee	\$5.00	\$15.00
O/D Protection to Checking Accounts	Yes	No

CCU eSuite

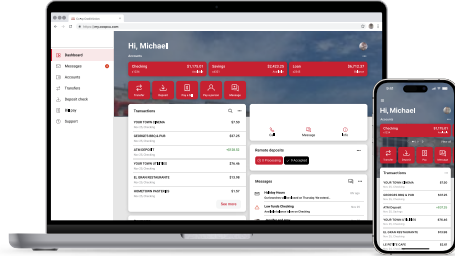
Enjoy CCU's extensive online services and make your banking experience easy and efficient.

Website

- CCU's website (www.coopcu.com) is the one-stop shop for all things CCU related. View rates, learn about our products and services, apply for a loan, open a new account or schedule an appointment.

CCU Online and Mobile

- Your days are busy enough, let CCU save you time with anytime, anywhere access to your CCU account through CCU Online or Mobile, CCU's online banking platform!
- Easily access your statements, transfer funds instantly, use mobile deposit and more!
- Enroll by visiting our website or download CCU Mobile from your app store. Then select 'Enroll' or 'First Time User? Enroll Now.' and follow the prompts to enroll.



CCU Pay

- With CCU Pay, CCU's free online Bill Pay system, you can save time by electronically paying your bills or a person! Log into CCU Online or Mobile for access.

CCU Talk

- CCU Talk is a telephone self-service account system. Use touch-tone commands or voice commands to navigate through your account options.
- Call 800-258-5756 to get started.



Scan the QR Code or visit www.coopcu.com, select 'Services' > 'Fees & Disclosures' then scroll to 'Additional Disclosures' and select 'Account Agreement PDF Brochure' (this will be near the bottom of the page) to view our Account Agreement.



Scan the QR Code or visit www.coopcu.com then scroll to the bottom footer section and select 'Privacy Policy' to view our Privacy Policy.

FAQs

Will my account number change?

- Yes! Co-op Credit Union uses a six-digit account number system. As we convert computer systems you will keep your existing account number, with a small change to the prefix. If you currently have a 3-digit account number your prefix will be 400xxx and if you have a 4-digit account number your prefix will be 40xxxx. Examples: Account 123 will become 400123. Account 1234 will become 401234.
- Please note, if you open your account using our online member application, your CCU account number will not be similar to your LBCU account number.

Will my loans report to the credit bureau?

- Yes! Once your loan transfers to CCU, you may be notified that a new credit line has been reported. As when any new credit is reported, you may see a temporary decrease in your credit score.

What is CCU's routing number?

- Our routing number is **275977120**.

Will my direct deposit or social security deposit into my CCU account?

- Once your CCU account is open, you will need to move your direct deposit(s) and/or your automatic payments from your old account to your new CCU account number and update the routing number to 275977120.
- We are here to help you with processing all of these changes with our program called ClickSwitch which allows you to conveniently transfer your direct deposit to CCU.

What will I need a personal password for?

- A personal password may be required to conduct business over the phone or in person, when you are not readily identified. Over the phone password protected requests include fund transfers, balance inquiries, check withdrawals, wire transfers and debit

card activation. A password may be required in person if you are not able to supply proper identification or a membership account card.

- We ask for your personal password to ensure the only person who may inquire or transact on your account is you. This added layer of identification, allows staff to complete requests promptly and protect you and the credit union from financial loss.
- Once your CCU account is set up, we will ask you to create a personal password at that time.

How are dividends calculated?

- Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in your account each day.

Will I need new CCU checks?

- Yes! Once you have transferred your account to CCU, your first book of checks will be courtesy of CCU.
- To securely dispose of your remaining LBCU checks, bring them to your nearest CCU location for safe and secure disposal.

When will I get my CCU debit card?

- CCU offers instant-issue debit cards, meaning you will be issued a debit card at the time of account opening.

Why can't I see my pending transactions on CCU Online or Mobile?

- CCU's online banking platform offers up-to-date transaction information. You will see your transactions as they happen.

Will I receive a 1098, 1099, or IRA related tax forms for 2024?

- Yes! If you are required to receive a year-end 2024 tax form, you will receive an envelope addressed from Co-op Credit Union.

Where do I send my loan payments?

- Make your payments payable to Co-op Credit Union and mail to 100 E. Main St., Black River Falls, WI 54615.



800.258.0023

www.coopcu.com



100 East Main St
Black River Falls, WI 54615

FIRST CLASS
PRESORT
U.S. POSTAGE
PAID
LMMAIL