WCCU Credit Union was recently awarded the **First Place 2018 Dora Maxwell Social Responsibility Community Service Award** from Wisconsin Credit Union League. The award recognizes a credit union for its social responsibility and charitable projects that support their communities.

WCCU received the award for their “Lend A Hand Day.” With 140+ staff, WCCU provided over 1,000 hours of service by lending a hand. Small teams spent the morning helping a variety of organizations by cleaning, painting, landscaping, organizing and assisting various organizations. In the afternoon, the staff came together to assemble donations and organize deliveries of food, personal care items, and fleece blankets. **120 Hygiene Kits** containing personal care items were assembled and delivered to local shelters. **250 Sack Lunches** were put together and donated to local schools that provide weekend meals for students. **264 Fleece Blankets** were cut and tied and sent to EMS and Fire Departments and shelters. **650 pounds of pet food** and **400 pounds of litter** were delivered to our local humane societies/animal shelters.

“Credit unions’ structure as not-for-profit financial cooperatives owned by their members ensure that we give back to the communities where our members live and work,” said Kevin Hauser, WCCU President. “Because we have no stockholders, just members whose financial well-being drives our decision-making, we consistently strive to keep their interests at heart.”

“This outstanding example of involvement in community causes is an ongoing testament of the value of choosing a locally owned credit union,” said League President & CEO Brett Thompson. “Because credit unions answer only to the local people who use them for their borrowing and saving - not some small, faraway group of stockholders - they preserve a method for local citizens to meet one another’s financial needs as well as ensure quality of life in the community at large.”

In January of 2019, WCCU will advance to national-level judging among similar-sized financial institutions.

The award is named after Dora Maxwell, an early credit union pioneer who organized hundreds of credit unions, developed volunteer organizer clubs and worked with organizations to help people in need.
An estate plan is a map that explains how you want your personal and financial affairs to be handled in the event of your incapacity or death. Due to its importance and because circumstances change over time, you should periodically review your estate plan and update it as needed.

**When should you review your estate plan?**

Reviewing your estate plan will alert you to any changes that need to be addressed. For example, you may need to make changes to your plan to ensure it meets all of your goals, or when an executor, trustee, or guardian can no longer serve in that capacity. Although there's no hard-and-fast rule about when you should review your estate plan, you'll probably want to do a quick review each year, because changes in the economy and in the tax code often occur on a yearly basis. Every five years, do a more thorough review.

You should also review your estate plan immediately after a major life event or change in your circumstances. Events that should trigger a review include:

- There has been a change in your marital status (many states have laws that revoke part or all of your will if you marry or get divorced) or that of your children or grandchildren.
- There has been an addition to your family through birth, adoption, or marriage (stepchildren).
- Your spouse or a family member has died, has become ill, or is incapacitated.
- Your spouse, your parents, or another family member has become dependent on you.
- There has been a substantial change in the value of your assets or in your plans for their use.
- You have received a sizable inheritance or gift.
- Your income level or requirements have changed.
- You are retiring.
- You have made (or are considering making) a change to any part of your estate plan.

**Some things to review**

Here are some things to consider while doing a periodic review of your estate plan:

- Who are your family members and friends? What is your relationship with them? What are their circumstances in life? Do they have special needs?
- Do you have a valid will? Does it reflect your current goals and objectives about who receives what after you die? Is your choice of an executor or a guardian for your minor children still appropriate?
- In the event you become incapacitated, do you have a living will, durable power of attorney for health care, or Do Not Resuscitate order to manage medical decisions?
- In the event you become incapacitated, do you have a living trust or durable power of attorney to manage your property?
- What property do you own and how is it titled (e.g., outright or jointly with right of survivorship)? Property owned jointly with right of survivorship passes automatically to the surviving owner(s) at your death.
- Have you reviewed your beneficiary designations for your retirement plans and life insurance policies? These types of property pass automatically to the designated beneficiaries at your death.
- Do you have any trusts, living or testamentary? Property held in trust passes to beneficiaries according to the terms of the trust. There are up-front costs and often ongoing expenses associated with the creation and maintenance of trusts.
- Do you plan to make any lifetime gifts to family members or friends?
- Do you have any plans for charitable gifts or bequests?
- If you own or co-own a business, have provisions been made to transfer your business interest? Is there a buy-sell agreement with adequate funding? Would lifetime gifts be appropriate?
- Do you own sufficient life insurance to meet your needs at death? Have those needs been evaluated?
- Have you considered the impact of gift, estate, generation-skipping, and income taxes, both federal and state?

This is just a brief overview of some ideas for a periodic review of your estate plan. Each person's situation is unique. An estate planning attorney may be able to assist you with this process.

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Eligibility

You are eligible to vote if you are the primary owner listed on the account (the primary owner is defined as the person whose Social Security Number/Tax ID# is on the account), have been a member for 3 months, and you are over the age of 18.

This year you will have the option of voting with an assigned Personal Identification Number (PIN) or by using your account number. Both methods are secure. PIN numbers will be sent to all eligible voting members. Members with an e-mail address with received them via e-mail. All others will receive their PIN numbers by standard mail.

We have once again partnered with CU Ballot to conduct our election. CU Ballot has the resources and expertise to conduct large credit union elections. They are able to offer our members confidentiality as WCCU is provided with only the tabulated results - WCCU is not provided with any information regarding individual ballots. With the use of their technology and expertise, they are able to conduct an election that is cost effective, compliant, and fair. Our WCCU bylaws state that all ballots need to be verified to ensure they are from eligible voting members. Through the use of technology and automation, CU Ballot has the capability to verify all ballots by using either your assigned PIN number or your account number.

Vote Now: Election Open January 5th - February 16th, 2019

Four Ways to Vote:

- **Vote in any WCCU Office**
  Electronic voting will be available at all WCCU offices. WCCU staff will be happy to assist you!

- **Online (Electronically)**
  The electronic (internet) voting will be handled by CU Ballot, an independent, secure website. Members will receive easy to understand instructions on how to vote when visiting this site: [https://wccucreditunion.cuballot.com](https://wccucreditunion.cuballot.com)

- **By Phone**
  Call Toll-Free to vote: 1-855-390-5472
  Telephone voting allows members to cast votes by dialing the above toll-free number which is specifically assigned for this election. Members may simply follow the prompts of an interactive voice response system.

- **By Mail**
  Paper Ballots are available in all WCCU Offices. Paper ballots will be mailed directly to CU Ballot for tabulation.

Annual Meeting Notice

Tuesday, February 26th, 2019
Westby Community Center
206 N. Main Street, Westby
(Bekkum Memorial Library Lower Level)

6:00 pm – 6:45 pm
Informational Tables & Prizes
Visit each table to receive tickets into our drawing for special prizes - including VISA Gift Cards.

7:00 pm
WCCU’s Annual Meeting
Meeting will be followed by a light supper and BINGO.

As an owner of WCCU Credit Union, it’s not only your credit union right to vote for our volunteer-based Board of Directors, it’s your duty. Control of our credit union and its management is in the hands of you...our members. This is one of the fundamental differences between credit unions and banks.

**Please take a moment now to vote!** Election results will be announced at WCCU’S Annual Meeting on Tuesday, February 26th, 2019 at 7pm at the Westby Community Center, 206 N. Main Street in Westby.
Overdraft Privilege
At times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned due to insufficient funds can be a costly, inconvenient and potentially embarrassing experience.

At WCCU we do not encourage overdrafts. As always, we encourage you to manage your finances responsibly. However, we want to save you from the additional merchant fees and possible damage to your credit history that might result if a check is returned. That is why we provide a discretionary service called “Overdraft Privilege” to eligible accounts in good standing. (For example, we typically do not pay overdrafts if your account has not been positive within the last 35 days, you are not making regular deposits, or you have a past due loan, garnishment, or levy).

With Overdraft Privilege, transactions may be approved, up to the Overdraft Privilege limit when there are insufficient funds in your account. A $20 fee will be charged for each item presented against insufficient funds and will reduce the amount of Overdraft Privilege that is available to you. Please be aware that Overdraft Privilege is intended for inadvertent or occasional use, such as a balance miscalculation. You are encouraged to use other overdraft protection services WCCU offers such as an automatic transfer from a savings account as your first line of defense against overdrafts.

Overdraft Privilege is automatically provided to eligible accounts and there is no charge unless you use the service. If you do not overdraw your account, you will never be charged an Overdraft or Return Item fee. If you prefer not to have Overdraft Privilege on your account, please contact any of our WCCU offices and we will remove it.

**VERY IMPORTANT:**

The above protection will cover only checks that you write and ACH items. If you wish to extend your Overdraft Privilege to cover ATM and everyday debit card transactions, the regulation requires that you give WCCU your consent by “Opting In”. To do this, simply contact any of our WCCU Offices and let us know that you want this protection for your ATM and everyday debit card transactions. If you have already given WCCU your consent to opt in there is no need to opt in again. Although you do not ever expect to use it, it will give you peace of mind knowing the Overdraft Privilege is there if you need it. And if you don’t, there’s never a charge.

*Subject to WCCU discretion. An Overdraft charge of $20 per item will be imposed for overdrafts created by checks, in person withdrawals, ACH, Point-of-Sale, ATM withdrawals or by other electronic means. There is a cap of $100 per day on the total fees we can charge you for overdrawning your account. Payment of your overdraft is discretionary and we reserve the right not to pay. For example, we typically do not pay if your account is not in good standing, you are not making regular deposits, or you have too many overdrafts. Overdraft Privilege balances must be paid within 35 days. WCCU has the right to require payment to bring the account current immediately after an overdraft.*
Letter from Kevin Hauser

As I look forward to the New Year, I would like to take a moment to reflect on 2018. This past year was an exciting and yet challenging year for our credit union, our members and our local communities.

Historic Flooding

From the Coon Creek Watershed to the Baraboo River Watershed, the heavy rains and flash floods left behind a path of devastation. A member recently said, “The sound of rain on my roof used to bring me comfort, now it brings me anxiety and fear.” The floods of August and September significantly impacted many people. Homes and businesses were destroyed, pictures and personal belongings were lost, and a sense of security has been stripped away.

Our mission is to support the communities in which we serve. WCCU Credit Union has been active in assisting with local flood relief efforts. Our Board of Directors approved a donation of $25,000 to support local agencies providing financial relief to those impacted by the flood. In addition our credit union served as a collection depository for donations from community members, which has topped over $30,000 to date.

In addition to monetary contributions, we offered a Loan Deferral Program to qualified members and developed a low interest loan program which provided over $260,000 for immediate financial relief to some of the flood victims. We also encouraged our staff to participate in volunteer efforts.

It has been difficult to see our neighbors struggle, but watching the outpouring of volunteerism and monetary support has been heartwarming. I am proud to live in an area where people are willing to roll up their sleeves and do what is needed to help their family, friends and even help people they have never met before. It says a lot about the quality of life here in Southwestern Wisconsin.

Systems Upgrade

While this message may have reached you via e-mail, I would like to take this opportunity again to personally like to thank you for your patience and support this past fall during our systems upgrade. Please know that it was not our intent to inconvenience you, but rather to provide you with products and services that will prepare you to be successful far into the future. The decision to upgrade was not made lightly. We had outgrown our previous core system.

We researched new systems for over 18 months. We had staff and even some members come in and demo them.

Not only has this change impacted our members, but it has also significantly impacted the daily routines of our staff. In the beginning, it was difficult to see their frustration when they could not deliver a level of service to you that they find acceptable. But as they become more comfortable and experienced, their smiles reassure me that we were making good progress. Although there were (and still are) some frustrating moments, I am proud of how well our members and our staff have adapted to the changes.

What’s Next?

I am excited and confident about all the wonderful features and benefits that these new systems will bring to both our members and our staff. As we transition into this New Year, I am proud to be part of a local organization that is not only committed to our members, but also to our local communities. On behalf of our Board of Directors and staff I want to personally thank you for your business and assure you that both member service and being active in our local communities remain our highest priorities. Best wishes to you for a happy and healthy 2019.

Thank you.

Sincerely,
Kevin Hauser
President

WCCU Staff donated over $14,000 in 2018

“Casual for a Cause”

In 2018, our staff helped raise money for the purpose of donating back to help others. Through our staff “Casual for a Cause” days and other fundraising efforts, we were able raise over $14,000 to support local programs.

In addition to our staff donating money to wear jeans to work, we held bake sales with goods donated by our staff, coordinated a Christmas Adopt a Family program in several counties and held a hat and mitten drive in each of our offices. With their contributions, our staff was able to make additional donations to local food pantries, local cancer fundraisers and our Children’s Miracle Network Hospital as well as other local service organizations. Many of our staff also donated items and/or volunteered to help with the 2018 flood clean-up efforts.

Our members gave back too!

We take this opportunity to say thank you for supporting our efforts. By buying bake sale items, purchasing items for our holiday giving tree and donating hats and mittens, you have helped us to give back our communities. Thank you for helping us brighten the holidays for many of local families!
If there is any type of suspicious activity (based on the way in which you typically use your card), your card may be flagged or declined. Here’s what you need to know:

• Traveling abroad? Notify WCCU when you travel to avoid an interruption in service.
• If a transaction looks suspicious, a SHAZAM Fraud Specialist will call or text you to verify the transaction. How can we reach you? Do we have your cell phone and any other secondary phone numbers? Do we have your most current address on file. If you cannot be reached, your card will be blocked until we can confirm the transaction.

High School Seniors: Apply For Our 2019 Scholarships

WCCU is now accepting applications for our 2019 scholarships. In May, we will be awarding a total of 20 scholarships for $500 each to be distributed among our branches in Baraboo, Cashton, Coon Valley, Lake Delton, Reedsburg, Richland Center, Viroqua and Westby. WCCU will offer graduating high school seniors entering a post-secondary school or equivalent academic institution the opportunity to apply. The scholarships are available to members of WCCU Credit Union or sons/daughters (or under legal guardianship) of a member of WCCU Credit Union.

“Investing in our young people is not only good for our credit union, but it’s especially beneficial for our communities,” said Kevin Hauser, President of WCCU. “Our mission here is to actively support the communities in which we serve.” The intention of the scholarship are to off-set rising costs of continuing education and help provide the opportunity to advance the education and enhance the future careers of graduating seniors in the area. Hauser continues, “The next generation of young professionals will play a significant role in the growth of our communities and our cooperative. This is one way WCCU can support them.”

You can find out more information about eligibility requirements and how to submit your application on our website at wccucreditunion.coop/wccuscholarships. Applications are due March 15th, 2019.

Debit Card Tips to Know:

For maximum security: Use your “CHIP” and PIN (select debit) whenever possible.

Pay-at-Pumps: A $75- $100 hold may be placed on your account. If you are using your debit card, your available balance could be affected until the hold is removed.

WCCU CheckMate Cards: Important Fraud Protection – Suspicious Activity and Card Blocking

If there is any type of suspicious activity (based on the way in which you typically use your card), your card may be flagged or declined.

Here’s what you need to know:

• If it is legitimate, the details will be used in your card profile to help approve future transactions.

Emergency travel telephone numbers and websites:

• Lost or stolen: 800.383.8000
• SHAZAM Fraud Department: 866.508.2693
• U.S. Foreign Travel Info: 888.407.4747 or travel.state.gov

WCCU recommends the free app: SHAZAM BOLT$. Use this app to block and unblock your card with the transaction control feature. App also includes: Fraud transaction alerting, balance monitoring, and ATM application.

Member Link is published quarterly for our credit union members. To contact us call: 608-634-3118 or write the editor, Kerri Theige - P.O. Box 70, Westby, WI 54667-0070 or kattheige@wccucreditunion.coop