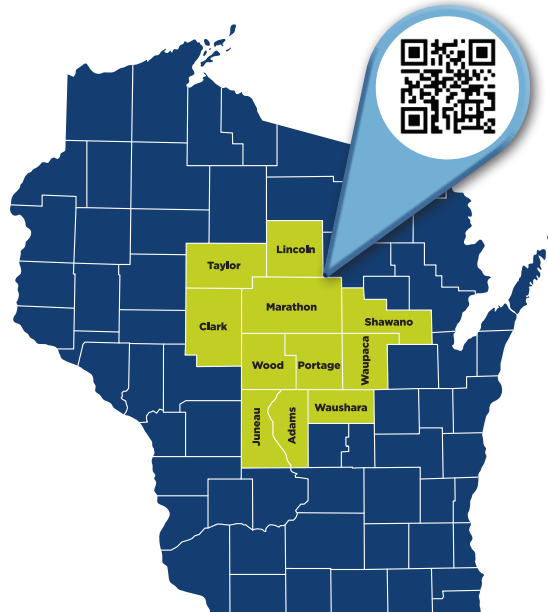


N T R V S L E D D I N G L W S
 E K Z C F X C W F X T X Q Z H
 W J X M W E R U D O L P H E O
 Y O C X B X P J X R B Q O W V
 E I O V W R X X W T I P T I E
 A V L T F X R Q X Z T R C X L
 R X D P I G G Y B A N K H I P
 Q R X I R X S P Z I S X O R I
 I Z Q Z E S V Y X W Y X C X Y
 X P S X P N W X S Q P S O Q X
 W D D X L K X Y D X F X L X W
 H Y G C A N D Y S A N T A Y I
 Q C F K C P X X N X Z S T X Z
 S I R Y E X R X O C V D E D H
 X S D X K Q X X W X K I R G I
 I R Y S D F R F M O N E Y D X
 X Q T Y S K I X A X Z D R X I
 Z X I Q X P X H N Q X H Y X C
 X T O Y S X Z X P Y X I S L I
 V X V I S K A T I N G X X I C
 Y H X Y C X S X H Y X S X G L
 S H X R E I N D E E R D R H E
 N X S X L X G W G C X S X T X
 O Z D G F D Q D X Q X W X S Q
 W X X C X R W X G R X F C V X
 Q X R G Y X S A V I N G O R X
 V H I F W S K D I H W F Y I G

How many words can you find?

- | | | |
|----------|---------------|-----------|
| RUDOLPH | SKI | ICICLE |
| SANTA | HOT CHOCOLATE | FIREPLACE |
| NEW YEAR | REINDEER | PIGGYBANK |
| ELF | SNOWMAN | TOYS |
| SAVING | CANDY | MONEY |
| SNOW | SHOVEL | SKATING |
| SLEDDING | COLD | LIGHTS |



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WINTER 2025





• FROM THE CEO •

We wish all our members a happy New Year and hope everyone had a wonderful holiday season with family and friends.



2024 was a big year for Valley Communities Credit Union. Our big system update took place over the summer, allowing us to bring new and exciting features to our members. It built us the backbone needed to offer more tools to members in the coming months and years. We also welcomed the Nekoosa Credit Union into the VCCU family, with them becoming an official VCCU branch as of January 1st.

The New Year is an excellent time for everyone to examine their finances and determine what works and where to improve. Have you been saving enough money for unexpected expenses or retirement? Are the funds you've saved in an account that earns a good amount of interest?

Our helpful staff is ready to help you examine your finances and see where improvements can be made. Whether switching to a Kasasa Saver account, setting up an IRA for peace of mind, or refinancing a loan to put more money back in your pocket each month, helping our members is why we are here. Our members' financial well-being is what drives us.

Kelly Hladovcak

Kelly Hladovcak
President/CEO

• FINANCIAL NEW YEAR RESOLUTIONS •

The New Year is a great time to reflect on how you and your finances performed and decide what changes would make 2025 an even better year for you.

A quick change you can make is switching your free checking and savings accounts to our Kasasa Rewards checking and savings. This change could mean extra cash in your account for doing things you may already be doing. With Kasasa, simply using your debit card 12 times a month, setting up at least one of either direct deposit, ACH credit, or ACH payment, and switching to e-statements could mean an extra 3% interest in your account each month.

Maybe this is the year for a new car or home for your growing family, or you'd like to make some home improvements. With the Fed starting to lower interest rates, 2025 could be the year to make those big purchases or take on large projects around the house. Knowing and tracking your credit score can help ensure you get the best rates when taking out a loan this year. You can track your credit score right from the new VCCU App or the VCCU online banking site.

If you got in some trouble last year with credit card debt, or your home mortgage rate from another institution is on the high side, we are here to help you. VCCU can refinance or consolidate your loans and credit card debt to save money this year by paying a lower interest rate.

What if you have all these things covered and are doing great financially? Then maybe your resolution this year is to help others get to where you are. A straightforward way to do that is by referring someone to become a member. By referring someone, you help them gain access to all the wonderful tools VCCU offers so they can make 2025 the year they better their finances.

• VCCU BOARD OF DIRECTORS FOR RE-ELECTION •



PAUL DAVIS is Environmental Health & Safety Manager at Imperial Industries. He also has over 28 years of voluntary service on the Credit Committee and as the Loan Officer at the Worzalla Publishing Employee Credit Union (WPECU). In addition, Paul held the Chairperson

position on the WPECU Board of Directors until the time of the merger with VCCU in April of 2018.

Since joining the VCCU Board of Directors, Paul has been involved with the following committee assignments: Promotional / Planning, Facility Repairs, Loan Review, Expansion and ALCO.



JAMES KRZMARCIK has lived in the Mosinee / Kronenwetter area all his life. He has been married to his wife Kathy for 45 years. They have two grown children and six grandchildren.

Jim and Kathy started their business, Four Seasons Heating, in 1986 and continue to service in the Mosinee and Wausau areas. They have been VCCU members for many years.

Jim has enjoyed serving on the VCCU Board of Directors and would appreciate the opportunity to continue for another term.



• TAX SEASON •

VCCU is working with the Love My Credit Union Rewards TurboTax or H&R Block programs. This program will offer our members savings on the use of these products.

Plan to attend the
VCCU 90TH ANNUAL MEETING
April 8th, 2025, 6:00 pm
Creske Auditorium (Mosinee High School)