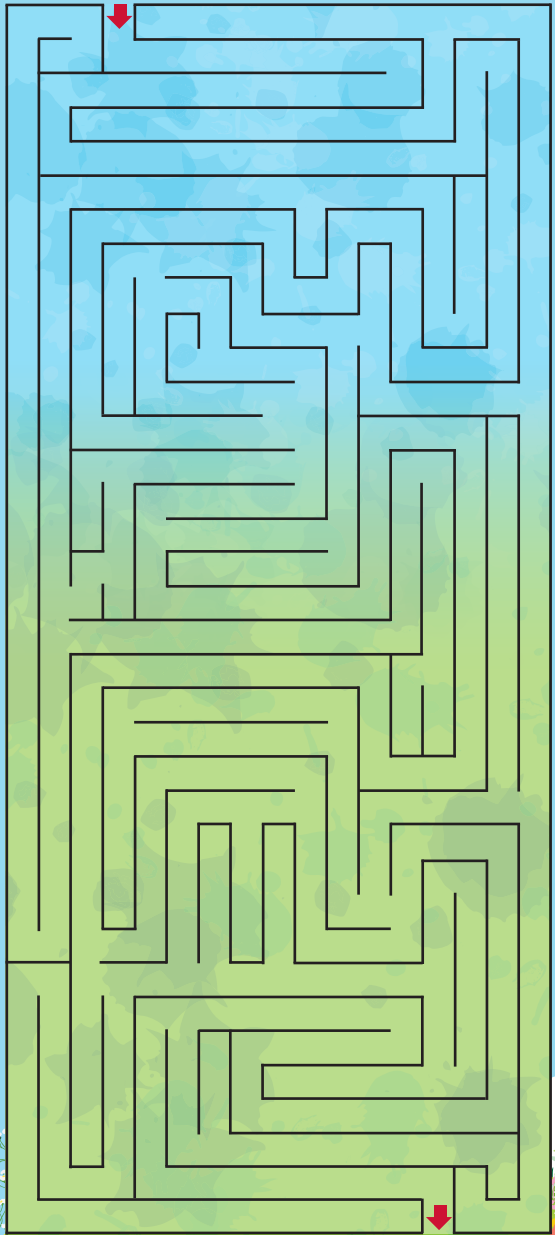


## ESCAPE THE COLD WINTER



**SPRING**



Visit our website or scan the QR code to find a branch near you.

Access & control your account *anywhere!*



**OUR APP:**  
Use the camera on your smartphone to scan the QR Code



Insured by NCUA

Follow Us On



\*APR or annual percentage rate is subject to change at any time. Rate/APR based on credit score 740 and higher. Dollar amount based on appraised value. Rates quoted are VCCU's lowest for the listed collateral and term. Rates, terms, and conditions may vary based on creditworthiness, qualifications, and collateral conditions. Taxes and insurance not included in monthly payment examples. Escrow may be required on some VCCU mortgage loans. Membership eligibility required. All loans are subject to Valley Communities Credit Union underwriting standards. Speak with a Valley Communities Credit Union loan officer for current loan rates and terms. Rate effective 4/1/2025. Federally insured by NCUA. \*\* Example rates are for illustrative purposes only. Interest saved, payment amounts, and other factors will vary. ILLUSTR# 431643. Visit [www.valleycommunities.org](http://www.valleycommunities.org) for app disclosures.

SPRING 2025





## • FROM THE CEO •

Winter can be a fun time of year, with many great outdoor activities with family and friends. But winter always inevitably overstays its welcome, and we all start dreaming of Spring and warm weather.



Spring is an excellent time to start planning for home projects like landscaping, renovations, or just some smaller home projects you have been putting off. Maybe you are planning some big camping trips this summer and are considering upgrading that old RV. Or perhaps you need a little extra cash this year to get away with the family on a fun vacation.

Whatever your big plans are, we have excellent loan options to help make them a reality. With flexible payment plans, fast and local loan decisions, and a fantastic team of loan officers, we make it easy to get a loan that fits your needs. Call, stop in, or visit [www.valleycommunities.org](http://www.valleycommunities.org) to see how we can help you prepare for warmer weather.

*Kelly Hladovcak*

Kelly Hladovcak  
President/CEO

## • DISCLOSURE UPDATE •

We are updating the rate section of our Truth in Savings disclosure effective May 1, 2025. Our Open (Primary and Secondary) Shares, High Yield Shares, Christmas Club, Escrow Savings, Health Savings Account, Classic Checking, IRA (Traditional IRA and Roth IRA) Share, Kasasa Cash and Kasasa Cash Back, Money Market Savings and Money Market IRA are subject to a variable rate. This means that the dividend rate and APY may change at any time as determined by credit union management. No dividends are paid on the Free Checking. Visit us online, in branch, or by phone to request a copy of the updated disclosure and for our current rates.



## • CASH-OUT MORTGAGE REFINANCE •

Cash-out mortgages refinance are a wonderful tool that allows homeowners to refinance their homes and take out their home equity in the process. This financial tool can be an excellent way for homeowners to lower current mortgage interest rates and use their investment in their homes for different purposes.

One great use of a cash-out mortgage refinance is to use that money to pay off debt. Credit cards often carry very high interest rates, making it hard to pay them off once a card user has started to fall behind. With a cash-out mortgage refinance, the homeowner's equity can be used to pay down those high-interest rate credit cards. Paying off these debts can lessen the stress of high-interest debts and work to improve the homeowner's overall credit score.

A cash-out mortgage refinance could be the right tool for any homeowner needing extra funds. VCCU's talented loan officers are always available to answer any question about a cash-out refinance mortgage. Please stop in, call, or visit us online today to learn more.

SAVINGS EXAMPLE WITH VCCU DEBT CONSOLIDATION			
Current Debt Payments			
Debt Type	Amount	Rate	Monthly Payment
15 year Mortgage	\$200,000	7.000%**	\$1,797
Credit Card	\$10,000	21.000%**	\$300
Car Loan	\$30,000	6.250%**	\$583
Unsecured Loan	\$15,000	12.000%**	\$395
Total Debt	\$255,000	Total Payments	\$3,075
New debt payments with VCCU consolidation			
Debt Type	Amount	Rate	Payment
5-Year Balloon Mortgage (amortized for 30 yrs.)	\$255,000	5.575% <sup>rate</sup>   5.720% <sup>APR</sup> *	\$1,460
Total Payments	\$1,460	Total Monthly Savings	\$1,615

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



## • HOW TO AVOID SCAMS •

Scams are an ever-growing issue in our society. Text message scams have become a more common tactic for scammers in the last few years. Determining which texts are legitimate and which are scams can be tricky. When you receive a text message about your accounts, debit cards, or credit cards, you should always take a few steps to protect yourself.

- 1.) Never click a link in a text you were not expecting to receive.
- 2.) Do not respond to suspicious texts, emails, or voicemails on your phone or computer.
- 3.) Never give your card number and/or 3-digit security code over the phone to unprompted calls.
- 4.) Refuse to give out personal information in texts, calls, or emails you weren't expecting.
- 5.) Frequently monitor your accounts, set up alerts, and turn your debit card on/off in your VCCU online banking and app.
- 6.) Notify VCCU as soon as possible if you see any unauthorized transactions. You may not receive all the lost money back if you do not notify us as soon as possible (within 60 days). Call your local branch or the Debit Card Fraud Department for help. See the VCCU website for disclosures.
- 7.) The most important thing to remember is that scammers work off stress and fear. Stay calm and work through the previous steps to be sure you are protecting yourself.

If you ever think you may have fraud on your account or cards, please call us directly or stop by any of our branches for help. VCCU will never call, text, or email you unprompted and request that you provide personal or banking information. VCCU is dedicated to helping members protect themselves from scams.

Debit Card Fraud Department - 1-800-237-8990  
Lost or Stolen Debit Cards - 1-888-297-3416