

⚠ Beware of these ⚠ Scam Techniques

Lately, there has been a significant increase in members who have fallen prey to scammers. The scammers convinced them they needed to send money to have a situation or a problem fixed that the member was completely unaware of having, because it never existed.

The best way to avoid being scammed is to not respond to any unsolicited calls, texts or emails you receive requesting money. Scammers fabricate a story about a problem that has serious consequences for you, but telling you they can fix it if you send them money.

Scammers can be very convincing. They are master manipulators at persuading you to send them your money.

Warning Signs Signaling a Scam

When the caller instructs you to:

- ⚠ Lie to anyone at your financial who questions you and not tell them the real reason you are sending the money.
- ⚠ Send them the money and after they fix the fake problem or situation they will send the money back to you.
- ⚠ Not talk to anyone at your financial institution about the specifics of the situation as it could jeopardize "the investigation" and cause you irreparable harm.

CCU staff is trained to identify suspicious activity, and help members we believe are being scammed, which has saved many members from losing large amounts of their money. Keep in mind, once you send a scammer your money - it is gone! There is no recourse for recovery. You were duped by someone you didn't know but trusted.

You can help us, and prevent yourself from losing money, **by answering our questions honestly.**

We are always available to talk if you need help to determine if a request for money is legitimate. Stop at any CCU office or call us at 715-842-5693.




PRESIDENT'S MESSAGE

Welcome to Fall! We are lucky to live in an area with such a colorful season that gives us time to prepare for the winter ahead. For more than 100 years credit unions have enhanced the quality of life for members by empowering them with the financial strength and confidence to build a life in the community they call home. Preparing for what's ahead empowers us to face the future with confidence.

Every day I reflect on how fortunate we are at CCU to have a great board, wonderful members, and a terrific team of experienced professionals who are dedicated to working in our members' best interest. The credit union is here for you. You can rely on the expertise of our lenders to help with financing your house, transportation, and recreational vehicles. Empowering people by providing the financing they need is a foundational building block of the credit union model. At CCU, we are local lenders, lending local money - money from our members' deposits that is invested back into the community through member loans. These loans help fund a network of growth, providing jobs, supporting the local service industries and businesses all working together to build a strong community. It is a chain of "People Helping People" - the more people the stronger the links and the further the reach.

As we face the seasonal change, please know CCU is a resource for you, for your deposits and your loans. We are a strong financial cooperative dedicated to empowering people with the financial tools they need for the life they live. Thank you for being a member of CCU. We're always here to help.

Our greatest renewable energy is our members.

National Teller Appreciation Week October 2-6

We are extremely grateful and very lucky to have such excellent tellers. With a friendly smile, they are always happy to help. When you stop in this week, please join us in thanking our tellers for all that they do!

Wausau East



L-R: Adri, Kim, Kristin, Lynn, Jessica, Terra, Brianna

Wausau West



L-R: Cara, Haley, Debbie, Sarah

Weston



Stop by to say hello, express your appreciation, and view the Lucky Kids' Club colored pictures.

Diaper & Baby Hygiene Drive

Helping Young Children in Marathon County



Cloverbelt Credit Union, in conjunction with the Knights of Columbus, is holding a collection for **The Babies' Place at The Neighbors' Place**.

Baby Supplies Needed:

Diapers (size 3 - 7) • Pull-ups • Baby Wipes • Baby Hygiene Products (soap, lotion, shampoo, diaper cream, etc.)

Drop off donations October 13th-23rd at all CCU locations!

Monetary donations are also accepted.

Make checks payable to: The Neighbors' Place Mail to: 360 Grand Avenue, Suite 200, Wausau, WI 54403

Questions? Contact The Neighbors' Place 715-845-1966



A program provided by The Neighbors' Place

Saver's
SWEEPSTAKES

Congratulations August Winners!

You could be a winner too – just open a Saver's Sweepstakes account with as little as \$25 and you'll have a chance at \$100, \$1000 or even \$5000! The more you save the more chances you have to win! For more information or to open your Saver's Sweepstakes account, just ask us!

Fall is a season of many colors but for four lucky CCU members the color of the month is GREEN! **Rodney D.**, **David M.**, and **Mary J.** each won \$100 in the statewide Saver's Sweepstakes drawing and **Lynette H.** was the \$100 winner in the CCU member-only drawing.

You could be a winner too – just open a Saver's Sweepstakes account with as little as \$25 and you'll have a chance at \$100, \$1000 or even \$5000! The more you save the more chances you have to win! For more information or to open your Saver's Sweepstakes account, just ask us!



International Credit Union Day

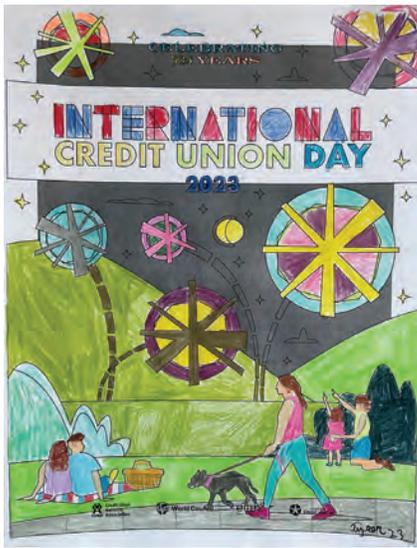
Thursday, October 19, 2023

On Thursday October 19, CCU will join our global credit union family to celebrate the 75th anniversary of **International Credit Union Day**.

This day is set aside to celebrate the credit union movement's history, promote its achievements and hard work and share member experiences.

As a credit union member, you can be proud to be part of a movement that has made "People Helping People" a priority for over 100 years. Thanks for being a member of CCU!

Special thanks to Tyler W. (pictured right), the young artist who colored the beautiful logo picture for International Credit Union Day. Tyler is in 4th grade and is a Lucky Lion Club member.



CCU Lucky Kids' Club Members Help Decorate for Halloween

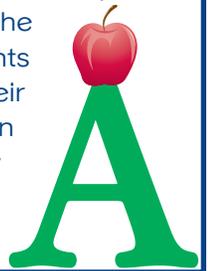
Lucky Lion Kids' Club Members were invited to participate in a coloring contest with the chance to win a \$25 gift card to Clay Corner Studio. One child's name from the pool of those who submitted artwork will be randomly drawn at each of the three CCU offices. Thank you to all the kids who participated. Everyone loved seeing your artwork.



On display at the CCU Weston office is some of the artwork submitted by Lucky the Lion Kids' Club members.

Join the CCU A-Team

As in past years, CCU invites any kindergarten through 12th grade student of a public, private or home school who is a CCU member (or the child or grandchild of a member) to submit their quarterly report card containing one or more A's (or equivalent score) to any CCU office. A random drawing is held each quarter and 3 students in each of 4 grade groups are selected to win \$25. At the end of the school year, all eligible A-Team students are entered into a drawing for a \$300 grand prize! The first quarter drawing will be held near the end of November so students are encouraged to submit their qualifying report cards as soon as possible. Good luck, study hard and be sure to join the A-Team for a chance to win!



Information on Proper Coin Preparation

- Coin must be clean and free of foreign objects. Wet, sticky or extremely dirty coin will not run through the machine.
- No glass containers. Ziploc bags are best to bring in your coin.
- Coin is only accepted in the lobbies Monday thru Thursday 8:30a.m.-4:30p.m. and Friday 8:30a.m.-5:00p.m.
- Coin IS NOT accepted in the drive-up.



Thank you for your cooperation.

Moving?



Remember to notify CCU of your new address.

If you've recently moved, you can notify us of your address change by:

- ☒ Stopping in at any CCU office to complete an address change card
- ☒ Calling us at 715-842-5693
- ☒ Sending us a message through your CU-online or mobile app access
- ☒ Mailing a signed and dated letter to us at PO Box 659, Wausau WI 54402-0659

It is very important the credit union has your current address so statements, tax forms, account notices, and other important correspondence reaches you.

Home Freedom Loan

Whether it's for FUN or FUNCTION, CCU's Home Freedom Loan is a signature loan for home improvements up to \$25,000 that is FREE from hassles. Fast turnaround time gives you access to the funds quickly and extended terms help keep payments affordable.

Talk to a CCU lender today!



We Finance

Fun!



Great rate financing for ATVs, UTVs, motorcycles, campers and compact tractors.



ccuwausau.com

HEADQUARTERS	110 McIndoe Street	715-842-5693
WAUSAU WEST	625 S. 24th Avenue	715-842-1309
WESTON	5906 Business Hwy 51	715-359-3080
MORTGAGE CENTER	Inside CCU Headquarters	715-843-4663

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Federally Insured by NCUA

 Cloverbelt Credit Union is dedicated to making eco-friendly choices to preserve our environment for today and future generations. Printed on paper that is Green Seal® certified and contains 30% recycled post-consumer fiber.  Printed with soy-based ink.