

All Aboard Lucky's Clover Express



in Wausau's Holiday Parade!

Working with this year's parade theme of Toyland, CCU staff designed and built Lucky's Clover Express, a float that featured a variety of oversized toys and Mr. Potato Head. The weather on the night of Friday, December 6 was perfect for a parade. The float team loved showcasing CCU's creativity and the CCU Kid's Savers Club mascot Lucky the Lion was a parade highlight.



PRESIDENT'S MESSAGE



2024 has certainly been a whirlwind of a year for us at CCU! As we look ahead to the new year, we are excited to share some important updates and highlights from the past year, as well as what's to come in 2025.

At CCU, our commitment to the 'People Helping People' motto has been demonstrated through various charitable initiatives, sponsorships, and active community engagement. This year, we supported numerous causes such as local educational programs, service organizations, and more. Our staff also took part in community events like the Ghidorzi Green and Clean Event, Taste 'N Glow Balloon Fest, and the Wausau Holiday Parade.

In addition to these efforts, we hosted our first annual staff training day, where team members spent their time at local organizations, performing various tasks to support the community. Throughout the year, we held multiple drives, collecting donations for Fill a Backpack, Fill a Need, Helping Paws-Fetch Foster & Rescue, WAGS of WI, Crossroads K-9, Babies' Place, and the Wausau Warming Shelter.

A particularly heartwarming initiative this year was the sale of over 3,300 candy bars, which raised funds that were donated to local agencies. In the past decade, over 25,000 candy bars have been sold, raising more than \$25,000 for community donations. Thank you to our members for your generous support in making a real difference!

Starting in January, we are excited to offer a highly requested feature: the ability to make CCU loan payments online from other financial institutions using ACH, debit, or credit cards. This new feature will be available for all CCU loans, accessible directly from our website, in home banking, and through the mobile app. We're thrilled to bring this added convenience to our members!

The year ahead will bring even more member conveniences, including an updated website and new features for your debit card. We are committed to continuously enhancing your banking experience.

On behalf of the CCU board, management team, and staff, we want to extend our sincerest thanks for your continued support. It is through the strength of our loyal membership that we continue to grow and thrive. Your trust in us means the world, and we look forward to an even brighter 2025 together! Happy New Year!

Our greatest renewable energy is our members.



Santa Visits CCU!

CCU's Lucky Lion invited members to join the fun and meet Santa on Saturday, December 7 at the CCU office on McIndoe Street. Kids had the opportunity for photos with Santa, and to enjoy crafts and snacks. It was a wonderful morning enjoyed by the kids, parents and staff. We look forward to making Santa's visit an annual event.



Lucky's Elf Crew



3-month-old Hailey G. was the youngest CCU member to visit Santa.



Santa with CCU family members



Santa and Lucky



Look what Santa brought me!



CCU's 89th annual meeting will be held March 4, 2025. This will be a virtual meeting and members are invited to join by phone. The meeting will start at 3:00 pm and will be limited to our regular agenda items, including reports and board of director elections. Board members up for election are Terry Pisca, Beverly Folgert and Janel Doede.

Registration must be completed by February 27th and will close after that date. To register, members must email us at annualmeeting@ccuwausau.com or call us at 715-842-5693 and provide their full name, phone number they will be calling from, and their email address (if applicable). Members registered by this date will receive instructions for joining the meeting by phone, along with the meeting agenda and annual report, by March 4th.

Change in Terms Notice

Effective 1/1/2025 the following changes will be made to our Your Ability to Withdraw Funds disclosure, which applies only to checks deposited to a checking account.

In the Case-by-case delays section, the amount of your deposit that may be made available on the first business day is increasing from \$225 to \$275.

In the Exception holds section, the dollar amount of checks deposited that may be subject to an extended hold is increasing from \$5,525 to \$6,725.

All other information in our Your Ability to Withdraw Funds Disclosure remains unchanged. Please note that this disclosure only applies to checks deposited to a checking account. It does not apply to checks that are cashed or checks deposited to a savings or certificate account.

CCU Member's Sweet Tooth Helps Fund GIVING TUESDAY Donations

On GIVING TUESDAY, CCU staff dropped off a donation of holiday baking items to **The Neighbors' Place**. This donation was made possible from CCU members with a sweet tooth who purchase candy bars with proceeds used for charitable causes throughout the community. CCU staff members also contributed supplies.



I - r: Jessica S., Kelly F., Emily C., & Lisa H.

CCU delivered new snow pants, coats, gloves and hats to the **United Way's Community Closet**. The roots of the Community Closet started in 2004 when Kathy Volkmann, Vice President of Cloverbelt Credit Union, responded to families with children in need of clothing by starting Rebecca's Closet. The program eventually outgrew Volkmann's home and was moved into a building owned by CCU. After years of Volkmann and several volunteers from the credit union managing the program in November of 2013, United Way Women in Action took over Rebecca's Closet in efforts to help continue to grow the program.



I - r: Lisa H., Jessica S., Emily C., Kelly F., & Caty, United Way Community Engagement Associate

Dreaming of Building?

Get Pre-Qualified for Your Construction Loan NOW!

If you're dreaming of building, now is a great time to jump-start the process by applying for your construction loan.

We finance land, building lots and construction loans.

Whatever you're dreaming of, we're here to help you expedite the financing process by pre-qualifying you for a loan.

We've notice a growing trend in barndominiums and we offer great rate construction loans for those, also.

Put the expertise of our highly experienced mortgage team to work for you. Save time and money when you pre-qualify.

Let's Talk!



EQUAL HOUSING OPPORTUNITY

Congratulations November Winners!



Four CCU members are starting the year \$100 richer as winners of the most recent Saver's Sweepstakes prize drawing. **Ama B.**, **Laurie B.**, and **Bruce G.** were winners in the statewide drawing. **Ethan S.** was the winner in the CCU member-only drawing.

The new year is a perfect time to open a Saver's Sweepstakes account. See our website, give us a call or stop in for more information.

IMPORTANT NOTICE – Dormant Accounts!

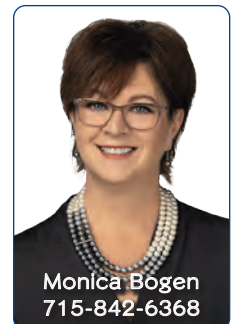
A dormant account is a savings or checking account under a membership that has gone more than 12 months with no deposit, withdrawal, or loan payment activity performed by the accountholder. **You can avoid a \$5 quarterly dormant account fee by actively using your accounts, or by making at least one transaction each year.** Dormant account fees are not assessed if the member number has a certificate or IRA, against an account with a balance of \$75 or more, or if the member is a minor.

Let's Talk... Home Improvements!

The start of a new year is a time for making resolutions and plans for the year ahead. It's also a great time for reviewing your finances. If you have plans for making home improvements or remodeling, now is the time to take advantage of the expertise of the CCU Lending Team. We're here to help you explore the options and learn about the unique differences of each type of loan. Give us a call. Isn't it nice to know CCU's local lenders are lending local money and the lending decisions are made right here at home.

Meet Our Lending Team

Meet Our Mortgage Team



Tax Payments

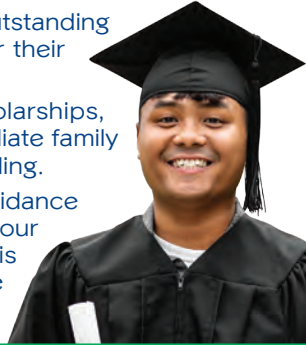
As a service to our members, CCU will accept City of Wausau and Village of Weston property tax payments. The City of Wausau has three installment dates: typically January 31, April 30 and July 31. CCU will accept deposits for all three installments. However, we will only accept payments for the first installment (January 31) for the Village of Weston. Second installment tax payments for Weston must be paid directly to the Marathon County Treasurer.

Scholarships Available

CCU will again award scholarships to outstanding graduating seniors who plan to further their education beyond high school.

To be eligible for the \$500 scholarships, applicants or a member of their immediate family must be a CCU member in good standing.

Applications are available from the guidance office at local high schools or via our website. The application deadline is April 1, 2025 and winners will be selected by May 1.



REPAY[®]

Realtime Electronic Payments

Introducing REPAY, a new option to make paying your CCU loan payments even easier!

REPAY is an online portal that is integrated with your CCU loan information. This portal allows you to make a payment to your CCU loan with an ACH transaction from another financial institution or debit/credit card.

- Make a one-time payment as a "Guest"
- Create a login and set up scheduled/recurring payments
 - 5 piece of information must match primary account holder information: first name, last name, email address, last four SSN and date of birth
- How to Access REPAY:
 - Click on the Make a Loan Payment tab on ccuwausau.com
 - In CCU's home banking or mobile app
 - Call CCU and make the payment over the phone, or receive a text or email payment link
- Payment posts to your loan immediately
- Fees:
 - ACH Transactions are FREE
 - Debit/credit card transactions are \$8.50/transaction

Due to Visa rules, a **VISA**[®] credit card cannot be used to make a payment on a loan.

A-Team

1st Quarter - School year 2024-25



CCU's program to reward school-aged members for academic excellence, the A-Team, is off to a great start this year. Thank you to all students who submitted a report card with one or more A's during the first quarter. A random drawing was held for 3-\$25 cash awards in each of the four age groups.

We will also have prize drawings for A's earned during the second, third and fourth quarters. Student members are encouraged to keep studying hard and submit their good grades to CCU for a chance to win quarterly. All student submissions are eligible for the \$300 grand prize drawing at the end of the school year.

WINNERS	Grade K-2	Grade 6-8
	Timothy Sawall Addilyn Wadzinski	Grant Hillman Anja Hoenisch Bennett Koback
	Grade 3-5	Grade 9-12
	Ryder Betz Norah Hall Brett Schreiber	Grace Edwardson Grayson Johnson Rydan Sondelski

FOR HONOR	Grade 3-5	Mazie Reed	Cade Jensen
	Aaron Davidson Maren Jensen Adam Marek Jonathan Sawall Piper Wadzinski Tyler Wenzel	Bennett Sapinski Levi Schmirler Bailey Schreiber Ashton Tetzlaff	Lillia Kloth Tanya Kloth Viktor Kloth Emmalee Koy Sara Marek Tyler Pagel Kallie Penk Landon Penk Jaiden Reed Bryce Schalow Sarah Schmirler Travis Sondelski Landon Wierzba
	Grade 6-8	Grade 9-12	
	Torrion Amie Carsyn Barwick Aubrey Davidson Dylan Hall Lyla Kaetterhenry Gregory Kloth Hayden Penk	Brooklyn Amie Carter Barwick Andrew Camarato Leah Camarato Alice Edwardson Reece Frederick Breyden Hall	

CCU will be **CLOSED** for the following Federal Holidays:

Monday, January 20
-MARTIN LUTHER KING JR. DAY-

Monday, February 17
-PRESIDENTS' DAY-



ccuwausau.com

WAUSAU EAST	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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