

Brokaw Credit Union

WINTER/SPRING 2021

We're Big on Being Small

FORMEMBERSONLY

Message From Mary

Well, here we are – starting out a new year with new routines and fresh hopes. Thank you for your flexibility these past 12 months with the lobby intermittently closing, reopening and closing again. We will announce the reopening when we feel confident our staff and members are protected. As our “bench is not that deep”, we need to have healthy tellers available to service you whether in the driveup or the lobby!

Feel free to provide us your email address for notification of our reopening date.

Regarding the holiday season, did you notice? We did our best to design festive outdoor decorations and hand out holiday treats so that your drive-through experience in December could be a little merrier. While our faces were inside the glass, know we had you in mind.

It turned out our decision in early 2020 to start electronic-document signing for consumer loan closings was a great idea! Members can safely and conveniently close their loans at home from their easy chairs. We also implemented texting capabilities on our website for thumb-adroit members, and communications are very active!

What about 2021 you ask? Give a sigh of relief as those crater-sized potholes will be gone, gone, gone. The entire parking lot will be replaced in summer. It may require a few days of new traffic patterns but don't worry – we'll have it all marked out. Enjoy the smooth ride when it's done!

Returning this year will be our virtual Annual Meeting. We had a successful meeting last year, and plan to make it more fun this year. While everyone remains in their safe place, we can still share important news, have interaction, and award prizes! Read more about it in this newsletter; then register! (Don't think you're too tech-inclined to participate! We'll lead you all the way!)

While the health environment remains unstable, you can access your account from our TouchBanking mobile app, our online banking platform, an in-person lobby appointment, or by a phone call! Check deposits can be made through the mobile app's remote deposit capture...or leave it in the night deposit! We're here for you, however you need to connect!

Finally, in this low-rate environment, don't forget you have access to FMS Financial Services, onsite at BCU by appointment. Learn about smart investing, and ways to get the best money for your dollar. Young people are particularly invited to gain the advantage of early knowledge to reap later life benefits.



This New Year
**WORK TOWARD
YOUR FINANCIAL GOALS!**

START WITH YOUR FREE CREDIT SCORE AND REPORT!
**CLICK THE COLORFUL “GET MY CREDIT SCORE” ICON
IN ONLINE BANKING OR THE MOBILE APP!**



New, Easy, Local Access to ATMS!

We've just made it easier for you to access your cash!

BCU has joined Alliance One to make available over 800 service charge-free ATMs in Wisconsin, and hundreds more regionally. You've heard of shared branching, now enjoy shared ATMs. While most are concentrated in Wisconsin, Illinois, Ohio, Indiana, Pennsylvania and Michigan, there are others nationwide. But the real advantage is members now have access to many ATMs in our local area! To find the locations of participating ATMs, go www.allianceone.coop, or to get the mobile app, visit www.allianceone.coop/mobile-app. You'll see the blue Alliance One Logo on participating machines.



High School Seniors Apply for BCU's \$500 Scholarship!

It's scholarship season, and Brokaw Credit Union is pleased to soon be awarding a \$500 scholarship to a deserving high school senior. To be eligible, applicants must be credit union members in good standing for at least 6 months. The recipient will be chosen based on financial need, current GPA, career plans and an essay. Applications, rules and requirements are available at our BCU office, and online at brokawcu.com. Completed applications must be submitted by Thursday, March 11, 2021.

IMPORTANT

Avoid Delayed Tax Returns Ensure Your Account Information is Correct

If you choose to have your tax return directly deposited into your credit union account, please make sure to provide your correctly formatted account number to your tax preparer or indicate it on your tax forms. **If you indicate the wrong account number, your tax return may be returned to the IRS.**

To deposit your refund into your savings account:
Use your member number (as it is; no extra zeros)

To deposit your refund into your checking account:
Use the 10-digit number that is after the "1:" symbol at the bottom of your checks. (For those that don't have checks, contact BCU as the full checking number includes an extra digit at the end, and must be expanded with preceding zeros to be a 10-digit number.)

Brokaw Credit Union's Routing Number is 275977159

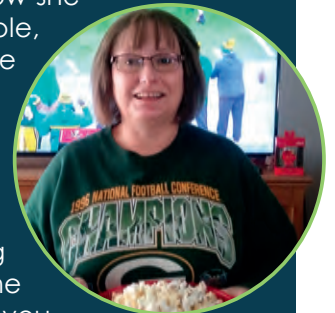
Celebrating 25 Years!

Congratulations to two employees celebrating 25 years at BCU! Here's a little about each!

Linda Schultz came to us after the closure of Prange-Way, on Wausau's west side. Linda was hired at the Brokaw office as a part-time teller, and in case you can't tell, she looooves BCU. Though she could kick back and retire, she still likes working one day a week in the Weston office - just because she loves the members. On a personal note, Linda recently celebrated her 50th wedding anniversary with husband, Harlan. She also has many talents. Linda is a stamp collector, Master Gardener, and volunteers at the Grand Theater. She also enjoys camping and adores her dachshund dog Bella and grand-dogs Madison, Seymour, Josie and Dexter. Linda has a big heart and from the beginning of her tenure here, Linda enthusiastically took on the role as our liaison to the Children's Miracle Network. When asked if Linda could sum up her 25 years with us, she said, "I love BCU!"



Ironically, Karen Kloth also came from Prange-Way! She lived right next door to the Weston office, and found employment with BCU in February 1996 as a teller. If you know Karen, you know she is soft spoken, very approachable, and has a dry but witty sense of humor. It's a good thing she enjoys the capacity in which she has served these many years as members routinely request their transactions be done by her. She says she "loves the 'big on being small' environment" and enjoys the great members and staff. What you maybe don't know about Karen is that she loves the color purple, has a fetish for snowmen, and is an avid NASCAR and Packer fan (making popcorn for every game!) Karen's sister Faye initiated "Out of the Darkness Suicide Prevention Community Walks" in The Wausau Area, and Karen has been a huge supporter. Though the walks have since transitioned to "Prevent Suicide - Marathon County" to support local prevention efforts, each September you'll see Karen in the background as a dedicated planner, worker, supporter and walker. You go, girl!



**Join us in congratulating these
two ladies and all that they bring
to the credit union family!**



BCU Helps the Homeless

BCU has been a drop off site for several years for 88.5 The Family's "Help for the Homeless" hygiene drive, but in 2021, we decided to help sponsor the project. This hygiene drive is an annual event, supporting 90+ crisis programs and the people they serve in 15 Wisconsin communities. It works to obtain, and stock for a year, hygiene items for multi-county agencies who serve the homeless. All donations remain in our local community. [Note: Food Share (formerly Food Stamps) does not cover the cost of non-food items such as soap and diapers].

If you'd like to donate health and hygiene items, you can bring them to the CU between February 14 and March 7. We will have a donation box in the lobby to place them in – or in the event the lobby is closed, the donation box will be by the back entrance. Alternatively, you can make a financial donation for the purchase of supplies for our community at TheFamily.net.

"Seeing the look of gratitude on parents faces when I hand them laundry detergent and toilet paper, and the eyes of a child light up as they get their own new toothbrush is the beautiful piece of knowing our community is wrapping these most vulnerable families up with care and kindness." – School Social Worker

"He had nothing. We were able to give him clothing, soap, toothpaste, toothbrush, shaving cream, razor and a hot lunch. He wanted to be prepared for job searching the next day. He was so happy, but most of all thankful – the tears in his eyes said it all, along with his very emotional 'thank you.'" – The Salvation Army

Here's a list of some of the most urgently needed items:

- Laundry soap
- Kitchen size trash bags
- Shampoo and soaps
- Toilet paper, Tissue
- Cleaning supplies
- Diapers
- Dental Care items
- Feminine care

For more information or to obtain a full list of donatable items, visit our website at www.brokawcu.com or call 715-359-7012 to ask us for a list.

BCU Raised \$2,155 for Children's Miracle Network in 2020

Good News from BCU! Because of our generous membership there is always something going on at BCU behind the scenes to benefit our community. For example, did you know that during this past holiday season, we "adopted out" nearly 103 bears in the Children's Miracle Network (CMN) Share-A-Bear program. That's \$650 in donations! These cuddly animals are tagged with the name of the donor and go to children experiencing medical procedures or ambulance rides who are in need of comfort.

One kindhearted gentleman always surprises us when he "adopts" a large quantity, causing us to restock our tags! And there's a few soft-hearted BCU directors who enjoy contributing annually too! Together, with all of our generous members, this event was again a great success! We offer our sincere thanks for each one's compassionate contribution to a cause that supports amazing children.

With the sale of the bears, our candy bar sales, a remote raffle (yes, in September/October, members contributed at the drive-up or with a phone call!), BCU raised \$2,155 in 2020 for CMN! Even in a pandemic, working through a drive-up lane, our members are generous! Thank you all!

Brokaw Credit Union's 69th Annual Meeting



Last year taught us much about perpetual change and adaptation, including doing a first-ever, remote annual meeting. We challenged ourselves to learn how to organize and conduct it, and when all was said and done, it was a successful event! We enjoyed having members share thoughts, and though we were separated, we felt the spirit of friendship. We've worked out the kinks for even better remote events, so we're doing it again in 2021; this will allow all members to participate, yet remain safe.

So, you are invited to participate in a call-in meeting on Wednesday, April 7, 2021, at 5:30 p.m. You will need to register by emailing Sabrina at sdw@brokawcu.com, or by calling her at 715-359-7012 no later than 5 p.m. on Friday, April 2. The following week you will receive a confirmation email containing the call-in number, the meeting ID number should you wish to join by computer, and copies of various meeting documents, including the 2020 annual meeting minutes and annual statement.

- Internet access is not required to participate, just use your cellphone or landline to listen to the meeting. If you'd like to join by computer, you are welcome to do so.
- During the call, your line will be muted. However, all lines will be unmuted when feedback from the floor is requested, or a voice vote is required.
- The meeting will be approximately 30-45 minutes.

If it feels a bit intimidating, please know it's just a phone call! While we won't be in the same room, we can still share important news and updates. Door prizes will be drawn! **Please join us!**



Brokaw Credit Union

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P.O. Box 199
Weston, WI 54476



PRSRT STD
U.S. Postage
PAID
UMS

Holiday Hours: President's Day, Monday, February 15: Closed

Join our e-Mail Contingency!

2020 taught us how fast things can change, and email proved to be a great medium to notify our members of those changes. To receive up-to-date news, promotional deals, and other items of interest regarding your credit union, we invite you get on our email list by clicking the "Sign Up for Email Updates" button on our home page. We'd love to be able to have the whole "family" in touch!

Yes! You Can Text Us!

Perhaps you've already seen "her"- the pop-up assistant on our website allowing you to send a text through to our team. It's just one more way to communicate with us.

But, keep in mind: personal information should never be shared through this platform. For account information that requires passwords, account numbers or personal data, we request you phone us at 715-359-7012. The same is true if you need immediate attention, or have a complicated request.

NEW YEAR. NEW WHEELS!

RATES START AT
Auto Loan 1.89% APR

Rate quoted is for 24 months with qualified credit, model and mileage; payment of \$42.49 per \$1000 borrowed. Rate subject to change at anytime.

