

Brokaw Credit Union

SUMMER/FALL 2019

We're Big on Being Small

FORMER MEMBERS ONLY

Message From Mary

I was not around to see the early history of BCU—but imagining it makes me smile. For you seasoned former Brokaw paper mill employees, you may remember when our first credit union was chartered in 1952. You may even remember doing office business out of the shirt pocket of the mill's credit union treasurer. Did you know he stored the important papers in a shoe box? I'm sure you were happy to see the shoe box replaced with the new Brokaw Credit Union branch built in 1982.

Closing the mill brought many changes.

All of us who worked in the Brokaw office fell in love with the community. It is a wonderful place, and BCU has always enjoyed a strong relationship with all of its north-end members. After the mill closed, we were determined to stay for as long as possible to help with all the financial needs that came with the changes our members were facing.

Things are different now... but there's new opportunity!

As time has passed, member banking patterns and digital options have evolved, and our time for change has come. On November 22, 2019, we will be closing the door to the Brokaw branch and serving all members through the Weston branch, and/or through a new opportunity called Shared Branching that will be available in October. (Learn more about this when you turn the page in this newsletter!) Aside from safe deposit boxes (whose

owners will be contacted directly with options), no accounts or loans will be affected, and service will remain uninterrupted. To learn more about this transition, please visit our homepage at www.brokawcu.com.

You're invited.

North-end members are invited to join us at the Brokaw Branch on Thursday, November 7, for a special celebration of gratitude. We'll take the opportunity to introduce you to some of our Weston staff who will be joining us. That way, when you visit our "south" branch, you'll feel right at home. Refreshments will be served between 10:00 a.m. and 4:00 p.m.

We understand that moving to Weston may be an inconvenience for some, but please know that our Weston team – which will include Linda, our Brokaw office manager – will be looking forward to serving you with the same care you've always enjoyed. Though we will no longer be in the immediate neighborhood, we're just 15 minutes down the road, and readily available by phone, email or web branch.

We welcome you with open arms!



Brokaw Credit Union



**TOTALLY
FREE CHECKING...**
no ifs, ands, or buts!

Use it with our Mobile App.
(Now with Remote Deposit Capture!)

715.359.7012

BCU Shared Branching: Our Latest 'Big Perk' for Members

Traveling? Have a college student? Planning a move? Shared branching has huge benefits for you. We've made it possible to take care of your urgent transaction needs through a network of more than 5,600 credit union branches across the state and nation—while keeping your home branch with BCU.

What is shared branching?

Think of shared branching as an extension of BCU, allowing you to do 'in-person' transactions at another participating credit union. All you will need to provide is your home credit union name, account number and valid government issued photo ID, like your driver's license.

The range of transactions you can do include:

- Deposits
- Withdrawals
- Transfers
- Loan Payments
- Account Inquiries
- Purchase Money Orders and Teller's Checks

What's the price of shared branch convenience?

Priceless! There is no cost! You can keep the benefits of BCU's strong rates and low fees no matter where you are. Shared branching offers convenience and a lot of stress reduction, especially when you're four states away from your home credit union and the loan payment is due!

And consider this, students want the convenience of doing transactions where and whenever they choose. But, sometimes the complexity of a transaction requires in-person support. A friendly shared branch can come in mighty handy.

How do I find a shared branch?

It's easy! Simply:

- Visit www.co-opsharedbranch.org
- Call 1-888-SITE-CO-OP (1-888-748-3266)
- Download the free Apple or Android App at "CO-OP Shared Branch"
- Look for the CO-OP Shared Branch "triangle"



Positive membership reviews continue to grow shared branching across the country, including here in Marathon County. At this time, the closest shared branch to our offices is Connexus CU-Wausau on the corner of Bridge St. and N. 2nd Ave.

Shared branching feels like home!

Visiting any of the participating credit unions, our members will feel right at home—and that's just what our BCU members expect. Credit unions are about people and building relationships. For many of our members, those relationships last a lifetime.

Christmas Club Accounts

Is the cash in your Christmas Club calling your name? The entire month of October you can withdraw some or all your funds without penalty. Request it by phone, in-person or transfer funds into your checking account using online or mobile banking.

Whatever isn't taken will build up your Christmas cash stocking for next year! (Be sure to withdraw your desired funds in October. The withdrawal penalty will activate again on November 1.)



Join the Annual Winter Greens Fun at the 'North Pole'

Elves are landing **December 5 and 6th** to bring holiday joy to all! See our staff designed toy factory, listen to area musicians lift your Christmas spirit, indulge in the special homemade treats lovingly made by our staff.

Be sure to enter to win gift baskets, winter 'green' and more! And check out our **Winter Greens Personal Loan Offer** if you're needing extra cash for the holidays. Mixing a little business with the sights, sounds and yummy treats is a sure way to warm a winter day!



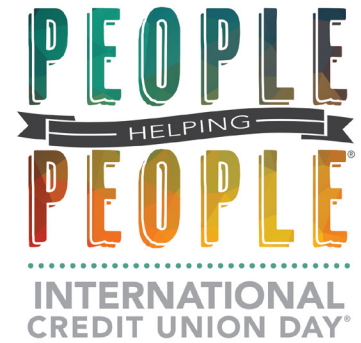


30 Years—Congratulations Kathy!

Kathy Zillman is celebrating 30 years with BCU and she says it's hard to imagine how fast time has passed! She started her "temporary" part-time job during a computer conversion in 1989, was then hired on as a teller in Weston, and later moved over to Membership Services. In 1994 she joined the IT department doing operations.

In 2005, IT moved to Weston and soon after Kathy became specialized in electronic payments, specifically ACH and share draft processing, which she now oversees. Kathy says, "I like my job a lot. Most of our core group of employees have been here a long time. We feel like we've grown up together—bridal showers, baby showers, kids graduating...we've seen it all together! We're like family."

Beyond work, Kathy is quite a talent on the piano and accompanies for many recitals and solo ensembles, keeping her in popular demand. Kathy loves gardening too. Between music and gardening, Kathy creates a lot of beauty for others to share.



You're Invited!

It's International Credit Union Day

Thursday, October 17, come to our Weston office for refreshments as we celebrate International Credit Union Day! More than 235 million members in communities living in 109 countries are enjoying the many benefits of being members of a credit union. Come visit us October 17!

Congrats to Natalie, Our Scholarship Winner!

Natalie Antonson, a DC Everest High School graduate, is by unanimous agreement of our committee our 2019 Scholarship winner—and she has a bright future ahead! Natalie has had her heart set on a career as a Physician's Assistant since 9th grade.

Plans are set to attend the University of Madison to major in Biology. After undergraduate work, Natalie would like to attain her PA master's degree at the University of Washington in Seattle. Once certified as a PA, her dream is to work at the Mayo Clinic in Rochester, MN.

Natalie has been a Moola Club member since 2002—and says her mom is the most influential person in teaching her financial responsibility. "My mom taught me how to budget and that you don't need to buy everything full price to have a great life. To this day I still find myself looking for clearance items and bringing coupons to stores to get the most bang for my buck," says Natalie. She adds, "If you want to save money and get the most value for less you have to buy off-brands or purchase sale items."

Good advice for the soon to be university student! Natalie summarized her fortunate life-long learning experience by saying, "I was taught young how to budget and why it's important to save, and I'm very lucky my mom took the initiative to get me involved in the Brokaw Credit Union's Moola Club to further my financial education."





Brokaw Credit Union

Brokaw Office

300 Everest Ave
P.O. Box 151
Brokaw, WI 54417

Weston Office

2006 Schofield Ave
P.O. Box 199
Weston, WI 54476

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IMPORTANT

SEE NEWS INSIDE REGARDING THE BROKAW BRANCH OFFICE

HOLIDAY HOURS

Brokaw Credit Union will be closed on the following days to allow our employees time to celebrate the holidays with family and friends. (Online and mobile banking are always available to access your accounts, make transfers and pay bills. ATM cash is available too.)

- November 28 Thanksgiving Day
- December 24 Christmas Eve Day (Open Until Noon)
- December 25 Christmas Day
- December 31 New Year's Eve Day (Open Until 4:00 pm)
- January 1 New Year's Day

