



CONGRATULATIONS, BROOKLYN!

Each year, BCU is excited to award a scholarship to a deserving student, and this year, the scholarship winner is Brooklyn Pupp! Brooklyn, daughter of Randy and Cristine, recently graduated DC Everest High School and has begun studying Biology at UW-La Crosse this fall with hopes to continue her education and become a Physician's Assistant.

Brooklyn shared that she learned the benefit of balancing saving and

spending early and is grateful that her parents also taught her about the value of money and interest through a real-life experience of buying a computer. When Brooklyn was as teenager, she kept building on her financial savvy by managing the money she received through a part-time job, and we have no doubt she'll continue to make money-smart choices in college and beyond.

CONGRATULATIONS, BROOKLYN, AND BEST WISHES TO ALL STUDENTS AS THEY START THE NEW SCHOOL YEAR!

TOTALLY FREE CHECKING no ifs, ands, or buts
Use it with our Mobil App. (Now with Remote Deposit Capture!)



THE BERRY PATCH

*A message from Lori Berry,
BCU President/CEO*

The season is changing to my favorite time of year - **I love fall!** As the season transitions, so we see change happening at Brokaw Credit Union. I am honored that BCU's Board of Directors has named me your new President/CEO. I've been a part of the BCU family for over 32 years, and I have worked closely with our retiring President/CEO Mary Zillman for the past 10 as BCU's Vice President. I wish Mary a wonderful retirement, and I hope she knows how much everyone at BCU will miss her.

GRATEFUL FOR PAST EXPERIENCES

After 32 years, I am still very passionate about BCU! I believe in the credit union experience and its value to the community. The cooperative spirit has been alive in me since birth as I grew up on a farm in Taylor County. In 1989, I joined the BCU team to manage IT from our Brokaw branch, but my passion for learning allowed me to gain expertise in many areas of the credit union. I relocated to the Weston branch in 2003 to head both the Lending and Technology departments. Since 2003, I have been actively involved as part of the management team and have had

many opportunities to work with your Board of Directors. The people I work with and our members have my heart, and I look forward to the opportunity to lead BCU into the future.

LOOKING FORWARD TO THE FUTURE

I have been busy working with our BCU team on multiple projects, and I look forward to using this space in each newsletter to tell you about exciting new developments. You may have already noticed something we're especially excited about - our new logo! For some time we have debated whether we should change the name of the credit union to be more inclusive of our membership, but this summer it was determined that we will remain Brokaw CU, but with a new, updated look. This way we can continue to embrace our heritage but also to reimagine ourselves for the future. I'd love to hear what you think of this new design!

On behalf of our dedicated team at BCU, thank you for the opportunity to serve you. If you have a question, request, concern or suggestion, please let us know. Just like you can count on the glory of the summer sunshine to transition to the colorful beauty of fall, you can also, always, count on us.

Lori Berry,
President/CEO

BUZZBITS

If you have a child (or grandchild) who is a teenager, let us help them get off on the right financial foot with a BCU checking account and (cosigned) credit card!

Then, when they're off to college or the working world, you can rest easy knowing they have experience with their finances with a credit union you all trust!

brokawcu.com
715.359.7012



HOLIDAY HOURS

Brokaw Credit Union will be closed on the following days to allow our employees to celebrate the holidays with family and friends.

If you need to check your balances, make transfers or pay bills, online and mobile banking are always available – as is our ATM if you need cash. Not comfortable using this technology but think you might want to give it a try? Just let us know! We'd be happy to teach you about these additional ways to maximize your BCU membership.

Monday, October 11

Columbus Day
(closed for staff training)

Thursday, November 25

Thanksgiving Day

Friday, December 24

Christmas Eve
(open until noon)

Saturday, December 25

Christmas Day

Friday, December 31

New Year's Eve
(open until 4:00 p.m.)

Saturday, January 1

New Year's Day

CREDIT CARD SITE UPDATES

Online Access to Credit Card Accounts "Under Construction" November 4-11

In early November, our credit card company is giving their statements and website a new design which will provide a better experience.

As such, between November 4-11, users will not be able to access credit card information online. All preset autopayments will run as normal. Additionally, payment transfers through the online banking site will still be available. However, payments set up by logging in to the credit card site each month will not be possible as access will be unavailable during the down time. Please plan accordingly and call us at 715-359-7012, option 7 if we can help with payment options.

Accessing your account when the system comes back up will be the same, and we hope you'll like the improvements!

**RV. Cycle. ATV!
GO FOR IT!**

Rates start at **0.99% APR**
NEW OR USED

Qualified credit required. Limited time offer!



CREDIT UNION DAY! YEAH!

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that drives them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 291 million members across the globe. On October 21, 2021, credit union and financial cooperative members around the globe in celebrating 73 years of International Credit Union Day®.

Visit us at Brokaw Credit Union on October 21 from 8:30 a.m. – 4:30 p.m. for refreshments, a special giveaway and to celebrate with your fellow member owners!

AUTO ATTENDANT Phone System Update - WE HEAR YOU!

We agree. We'd much rather have you greeted by a real person than an automated attendant when you call BCU's main number. That's why we're continuing to work hard to fill a position for a receptionist, but as with many businesses, the shortage of applicants is affecting us as well. Please know that this is a priority for us, and if you know of anyone who may enjoy being part of the BCU family, please encourage them to contact us for an application.

THANK YOU TO ALL WHO CELEBRATED MARY'S RETIREMENT WITH US!



UPDATED ACCOUNT TERMS AND CONDITIONS

BCU recently mailed an updated Terms and Conditions document to each member. This document contains updated and clearer language to the Agreement that covers your accounts. As always, if you have any questions, feel free to contact us.