

**THE BERRY PATCH**

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

**HELLO!** 2021 was quite a year for me personally as I became BCU's new president/CEO, but 2022 is a year for all of us to celebrate as BCU turns 70!

Brokaw Credit Union was chartered on February 1, 1952 as Wausau Paper Mills Employees Credit Union. During the 1930s, 1940s and 1950s, many credit unions were formed to serve employee groups, and sadly, many of them are no longer with us. However, BCU remains strong, and we are now proud to serve members throughout nine Wisconsin counties.

**LOOKING BACK**

I joined the BCU team in 1989, and when I look back at my wonderful memories, I think of activities like our famous brat fries, magical Winter Greens celebrations and fun-filled Moola kid's club parties. But what stands out to me most are the treasured memories of the employees I've worked with and the members we've served. I know I would not be where I am today without them and the roles they played in helping me grow into the woman and leader I am today.

**LOOKING FORWARD**

As I look forward, my hopes and dreams for the future are rooted in being able to serve our members. I dream about moving forward with

technology that is easier to use, a staff that is excited about serving our membership, being able to serve in more than one location and growing to serve our member base. I oftentimes think about one of our credit union's first founders, Ed Rahn, and how he wanted us to be the friendly credit union. I want to keep Mr. Rahn's dream alive!

**A BIG IMPROVEMENT IN 2022**

Part of keeping that dream alive is making sure BCU can serve members in more efficient ways. In late April/early May, BCU will be undergoing a conversion of our core system that will give our employees quicker and more secure access to members' information allowing us to serve you better. The conversion will also provide a more robust online banking experience as well as a branded mobile app.

As we convert our systems, there will be a short time in which members will not be able to access their accounts through our branch and online services; however, I promise that we will provide detailed information about this process, the dates that access will be limited, and any changes about how you'll access your accounts online. I also promise that the slight inconvenience will be worth it for the tremendous benefits that follow.

I wish you all a wonderful 2022, and I look forward to celebrating BCU's 70th year with you!



**Lori Berry,**  
President/CEO



**BUZZBITS**

Have you been thinking about working with a financial planner but aren't sure where to start or who to contact?

BCU is proud to partner with **FMS Financial Services** to offer members friendly, no-pressure, personalized financial planning and investment services. Just contact our office to set up a free, no-obligation consultation!

**A LOOK BACK...**

Throughout the past 70 years, BCU has gone through an incredible evolution of expanded products and services and increased technology while never forgetting while we were chartered—to be the friendly credit union and at the service of our membership.

**Here are a few fascinating facts from "back in the day!" In 1952...**

- Prospective members needed to deposit \$0.25 to join the credit union.
- The interest rate on savings was 1% and the rate on loans was 12%.
- The first loan was for \$600 to purchase a land lot, but the average loan amount was \$210.

- Any deposits were welcomed, but members had to have a written 30-day notice to withdraw money.

Recently, past presidents Lyman Cline (president from 1978-2011) and Mary Zillman (president from 2011-2021) as well as current president Lori Berry got together to reminisce about their fondest memories of the CU, the many changes along the way and their hopes for the future. **See a summary of their conversation at [www.brokawcu.com/70th](http://www.brokawcu.com/70th) anniversary or contact us for a paper copy!**



**Mary, Lyman and Lori** recently got together to reminisce about their favorite BCU memories.





## 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 "I:" 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**

## YOU'RE INVITED TO

### Brokaw Credit Union's 70th Annual Meeting

For the past two years, BCU has successfully held our Annual Meeting virtually, and since variants of the coronavirus are still among us, this will be the case for our 2022 Annual Meeting as well. While we miss getting together in person as a group, this will allow all members to participate yet remain safe. You can join us by phone or through your computer (via Zoom), and we look forward to sharing time with you!

**Date:** Monday, April 11, 2022

**Time:** 5:30 p.m. (meeting will last 30-45 minutes)

**How to Register:** Contact Heidi, BCU's receptionist at 715-359-7012 or [hsm@brokawcu.com](mailto:hsm@brokawcu.com)

#### What to Expect and How to Participate

The week prior to the Annual Meeting, you will receive a confirmation email containing a Zoom link (if you prefer to attend using your computer) and phone number (if you prefer to call using your cell phone or land line). You will also receive copies of various meeting documents, including the 2021 Annual Meeting minutes, board election information and candidate profiles and annual statement.

Even though we won't be in the same room, we look forward to sharing details of BCU's progress with you and celebrating our 70-year history. (And, door prizes will be drawn!)

**All Annual Meeting details and complete board candidate profiles are available now at [www.brokawcu.org/annualmeeting](http://www.brokawcu.org/annualmeeting).**



## CELEBRATING 70 YEARS

BCU turns 70 in 2022, and we're celebrating all year long!

### SPECIAL \$70 MONTHLY GIVEAWAY

BCU's official birthday is February 1, so from February - December, **BCU will be giving away \$70 to one lucky member each month!**

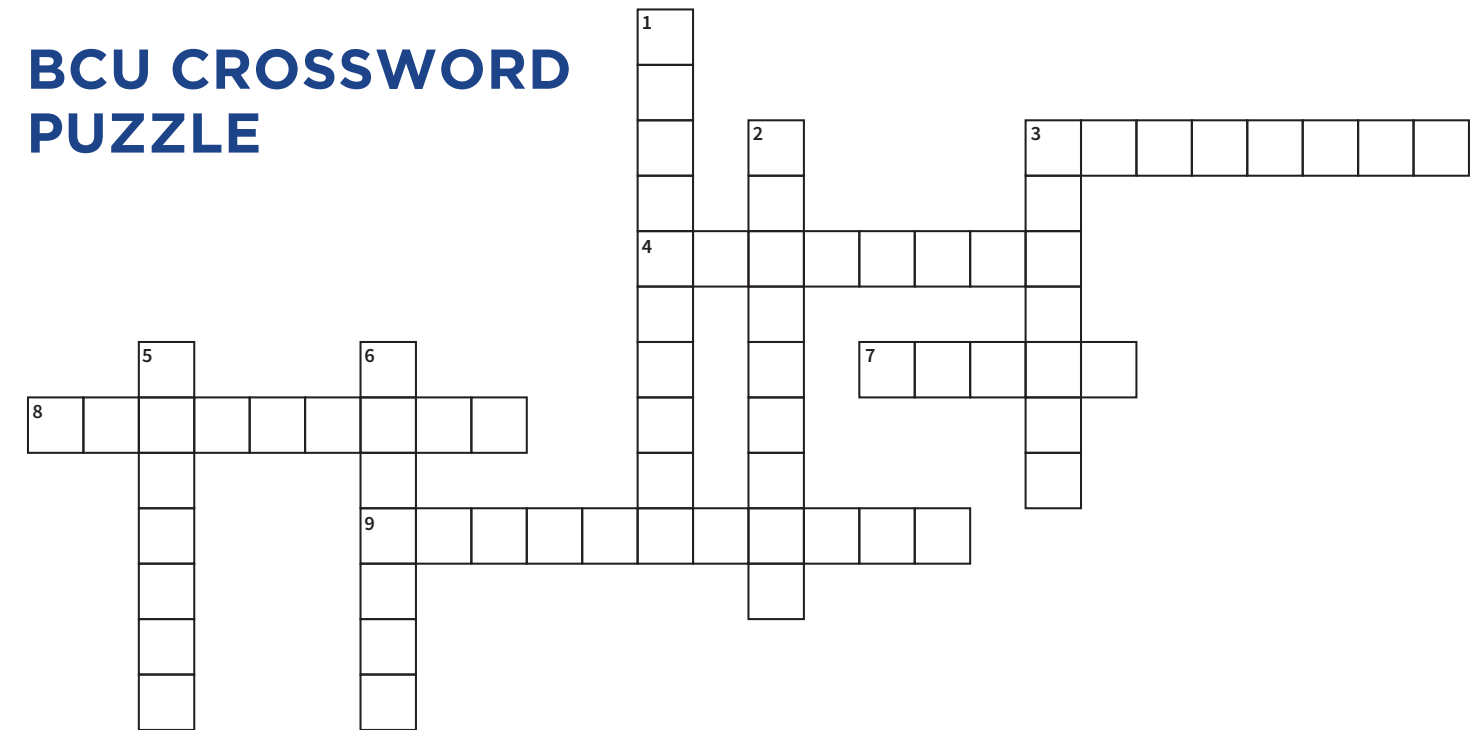
No need to enter - we will randomly choose a winner on the second Friday each month!

### 70<sup>TH</sup> ANNIVERSARY BRAT FRY

The famous BCU brat fry is back!!! Mark your calendars for **Thursday, June 16**, and join us at BCU's Weston branch for this member appreciation event!

Watch our Facebook page, your email and our 70th Anniversary web page ([www.brokawcu.com/70thanniversary](http://www.brokawcu.com/70thanniversary)) for details on even more ways we'll be celebrating throughout the year!

## BCU CROSSWORD PUZZLE



#### ACROSS

3. A word that describes all BCU employees
4. A loan that helps you buy a home
7. First name of BCU's Board Chairperson
8. Name of the avenue our branch is located on
9. The fast and economical way to get your statements

#### DOWN

1. A fun winter vehicle you can finance with an RV loan
2. Service that lets you turn your credit or debit card on or off
3. The name of our most popular checking account
5. The eastern-most county we serve
6. How many years BCU has been serving members

## BREATHE EASIER

Auto Rates As Low As

**1.29%** No Payments for **90 Days**

Rate quoted is for 24 months with qualified credit, model and mileage; payment of \$42.23 per \$1,000 borrowed. Limited time offer. Rate subject to change at any time. Interest begins accruing upon loan disbursement.

