

We're Big on Being Small

FOR MEMBERS ONLY

Message From Mary

Wow! Welcome to 2020! Can you believe another new year has rolled around? Are you ready to take it head-on? Well, at your credit union we're movin' and shakin' to ensure we invest and accomplish those things that most benefit our members.

First, we're adding even more convenience options. You'll be able to sign loan documents and certain other documents electronically. An added texting feature to our website will allow members to connect with us and ask questions as they surf our site.

Because we value your comments, you will also be able to easily give us online reviews to tell us what services and benefits are most helpful to you. AND, soon that lemon of an ATM in our parking lot will be gone! Yes, we apologize for its difficult history, and sudden demise in December. It has inconvenienced you, and frustrated us! The plan is for installation of a new ATM by the end of January.

Most sincerely, this year I request your attendance at our annual meeting in March. Many of you know the history of

the loss of Wausau Paper's Brokaw mill, and the valley's subsequent name change to the Village of Maine. With those events, our credit union board has had much to think about; including the credit union's name. Because our legacy is so rich, our history of directors so committed, and our members so devoted, we have no desire to forget the past; instead we must build on it as we forge the future. With that in mind, at this year's annual meeting we will be introducing a potential name change and sharing the vision of steps for possible branch expansion down the road. Yes, this is an important meeting. Please join us if you can!

And one last thing, if you believe you've been especially well-served by your credit union, would you share it with me? It's important we know we're making a difference in the lives of our members.



LOVE THAT CAR? GET IT!

Rates start at **2.49%** APR
NEW OR USED

Qualified credit required. Limited time offer!



Brokaw Credit Union

BCU Shared Branching

We're in full swing with Shared Branching! BCU, being part of the CO-OP Shared Branch network, gives you convenient account access at more than 5,700 locations nationwide. Likewise, BCU can also now service other CU members on the Co-op network! And there's another plus: We can also make transfers between BCU and other network CUs when guests are members of both.

Having a couple months experience with the program, we want to update you on one item:

One of the rules of shared branching is that **checks may not be cashed; rather they are deposited into your account with a two-day hold, and if you have a compensating balance in your account, the same amount may be withdrawn.** This mitigates fraud and losses for everyone. On your ticket, simply indicate a check deposit and a share withdrawal.

Bring a valid photo ID, your account number and last four digits of your Social Security Number anywhere you see the CO-OP Shared Branch name and "triangle" logo!

Whether across the nation or across town, you can transact:

- Deposits
- Withdrawals
- Transfers
- Payments
- Balance Inquiries
- Teller Checks
- Money Orders



It's easy to find a CO-OP Shared Branch near you, 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"**

IMPORTANT: Bill Pay - Is the Mailing Address Correct?

An important note! If you have set up recurring payments to BCU through any bill pay system, please ensure you are authorizing the payments to BCU at PO Box 199, Weston, WI, 54476. Payments addressed to PO Box 151, Brokaw, WI, 54417, will no longer be forwarded later this year, resulting in missed payments or deposits.

Overdraft Notices Discontinued

Whether via online banking, CORA, mobile app, or phone call, with so many means of obtaining balances or account histories, BCU is discontinuing the mailing of overdraft notices after March 31, 2020. Instantaneous transactions cause a delivered mailed notice – as much as three days past the date of the occurrence – to no longer be beneficial to the recipient. Additionally, **Card Valet®, our debit and credit card app, allows you to set low balance alerts so you know when your balance is at the low threshold you designate.** If you have any questions regarding this change, please contact us.



30 Years— Congratulations Lori!

Lori is celebrating 30 years with Brokaw Credit Union and she is still passionate about her job! Anyone who knows Lori, knows BCU is just part of her DNA. As Vice President, she believes in the credit union experience and its value to the community. She also has great respect and love for her co-workers and members.

Lori says, "The people I work with and our members have my heart. I started at the Brokaw branch in my early 20s and was kind of headstrong, but my co-workers taught me humility and helped mold me into the woman I am today."

The Brokaw branch was a great fit for this Medford raised farm girl. "For those first 14 years, I got to know many of the members from the rural area around Brokaw and it was great!" First hired to manage IT in 1989, Lori grew her expertise in other areas, and in 2003 relocated to the Weston branch to head both the Lending and Technology departments. This she did from 2003-2007, and again in 2011 to today.

Lori credits BCU with feeding her love of learning and making it possible for her to achieve a degree in Business Management.

Kicking back after a workday for Lori might be digging into her genealogy, restoring antiques or hanging with family and friends. Then again, she might just be cuddled up on the couch with cats Otto and Brighton. There's no doubt Lori has carved out a great life working for Brokaw Credit Union!

You are Invited!

Brokaw Credit Union's Annual Meeting: Name Change up for Vote



Date: Tuesday, March 24, 2020
Time: 6:00 p.m. meeting, Dinner to follow
Location: Great Dane, 2305 Sherman St., Wausau
Cost: \$10 for adults; \$6 for youth 17 and younger

It's going to be a big one! Don't miss this year's annual meeting on Tuesday, March 24, 2020 at the Great Dane Restaurant in Wausau. The meeting begins at 6:00 p.m. and is open to all; it is followed by a two-entrée buffet dinner for those that reserve by March 17. This year, besides the election of directors, we have an especially important topic for member consideration, and we want you to be a part.

You are a member/owner of BCU, and this is what makes credit unions so unique! You elect our volunteer board of directors that oversees the direction of the credit union! As noted in Mary's Message, in light of changes that have transpired over recent years, **a new name for your credit union will be brought forward for consideration and a vote.** If you've ever thought about attending an annual meeting, but haven't, this is the year! We want to see you there.

The buffet dinner that follows the meeting will include Chicken Cordon Bleu and Baked Cod, potato, vegetable, salad, beverage and dessert. The cost is \$10 per person for dinner. Reserve your space by filling out the form below and returning to BCU with the cost of your dinner, or by calling Vicki at 715-359-7012, and permitting us to withdraw the amount from your account.



Avoid Delayed Tax Returns Ensure Your Account Information is Correct

If you choose to have your tax refund directly deposited into your credit union account, be sure your correctly formatted account number is provided to your tax preparer or indicated on your tax forms. **If you indicate the wrong account number, your tax return will be returned to the IRS, and you will have to wait for them to issue a check.**

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 " | : " 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.



2020 Brokaw Credit Union Annual Meeting Dinner Reservation

Number of Persons Attending the
Dinner: _____

Phone Number: _____

Total enclosed: _____
(The adult ticket price is \$10.00, and tickets are \$6.00 for youth 17 and younger.)

NAME _____

MEMBER NUMBER _____

NAME _____

MEMBER NUMBER _____

NAME _____

MEMBER NUMBER _____

Reservations may be made when
you visit or call Vicki at
715-359-7012, or mail BCU at
PO Box 199, Weston, WI 54476.

RESERVATIONS DUE MARCH 17

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

It's scholarship season, and once again, Brokaw Credit Union will be pleased to award a \$500 scholarship to a deserving student. 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 Brokaw Credit Union branches and online at brokawcu.com.

Don't miss your chance to receive some "free money!" Completed applications must be submitted by Thursday, March 5, 2020.



Brokaw Credit Union

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

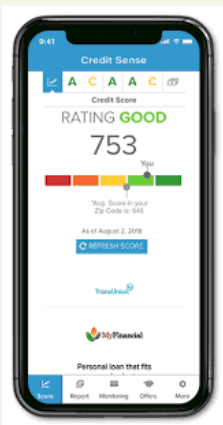


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Tis the Season! IRA Season that is.

You have until April 15, 2020 to make a 2019 IRA contribution. See our membership services team, or our onsite FMS Financial Services representative, to learn about Traditional and Roth IRAs, and our investment options!

Credit SenseSM



Don't miss getting your live credit score and/or report! Just look for the colorful icon on our app or in online banking to conveniently access and monitor your credit score AND receive tips to improve it. Get your latest credit score and report, an understanding of key factors that impact the score, and the most up to date offers that could help you save.

Benefit from a Complimentary Consultation with FMS Financial Services

Have you been thinking about working with a financial planner but aren't sure if that's the right decision for you? Have you shied away from making that first important call because you thought you had too much debt, too few investments or too much time before retirement?

Whatever's been holding you back, make 2020 the year you take a step forward and contact Ryan Powers, Financial Advisor, Rollover & Savings Representative with FMS Financial Services located at Brokaw Credit Union. Ryan is committed to serving Brokaw Credit Union members with friendly, personal service and a free, no-obligation consultation so you can have all the facts to make the best financial decision for you and your family.

Ryan is ready to work with you to

- Make saving and investing simple and understandable
- Show you the advantages of an IRA or 401 (k) rollover
- Help you plan for retirement, investing, education, legacy, income and asset protection

Set up an appointment with Ryan today at 715-359-7012.

Securities offered through Packerland Brokerage Services, Inc., an unaffiliated entity, Member FINRA & SIPC. Nonbank / credit union products and securities are not insured by the FDIC/NCUA or any other federal government agency, and are not a deposit of, obligation of, or guaranteed by Brokaw Credit Union or FMS Financial Services located at Brokaw Credit Union. Investments are subject to investment risk, including possible loss of principal amount invested.