



TECHNOLOGY UPGRADE
COMING SEPTEMBER 2021

HIGHLIGHTS

SAVE THE DATE – 8TH ANNUAL
VIRTUAL MEMBERSHIP MEETING

SEE WHAT'S NEW IN
ONLINE SERVICES

GET CONNECTED WITH POWERFUL
TOOLS FROM BUSINESS SERVICES

WESTCONSIN SCHOLARSHIP
PROGRAM INFORMATION

TAX SEASON IS HERE –
HELPFUL TIPS AND INFORMATION

Technology Upgrade

WESTconsin Credit Union is excited to announce a technology upgrade coming later this year! The upgrade will enhance services, improve security, and create a better banking experience for our members. As a result of the upgrade, our retail offices and service center will be **closed Wednesday, September 1 through Thursday, September 2, 2021**. Within the coming months, you can expect more detailed information on our downtime, services affected, and why we have decided to pursue these upgrades.

In the coming months, look for the above icon for important updates and information about the upcoming technology upgrade from WESTconsin.

Kindness Counts at WESTconsin

WESTconsin believes the 'people-first' mindset empowers our members and employees to get involved in many charitable causes. The COVID-19 pandemic brought on new challenges that could have impacted our fundraising efforts. However, we were able to support our communities in new, creative ways. Totals reflect member, employee and corporate donations. We extend heartfelt appreciation to each person who participated!

- ✓ Children's Miracle Network (CMN) Hospitals | \$3,260
- ✓ Diabetes Awareness for JDRF | \$925
- ✓ Back to School Drive | \$3,000
- ✓ The Mitten Tree | \$5,000 and 1563 items

Learn more at [Kindness Counts](https://www.kindnesscounts.org) > [westconsin.org](https://www.westconsin.org)



Save the Date | Tuesday, March 30, 2021 81st Annual Membership Meeting Goes Virtual



As a member/owner of WESTconsin Credit Union, you are invited to our **Virtual** Annual Membership Meeting. You will hear reports and results of two director elections.

- ✓ **To vote, you MUST request a ballot between February 28–March 20**
- ✓ **Virtual meeting date is Tuesday, March 30 at 6 p.m.**

Board of Directors Candidates

The following members are up for election to serve a three year term on WESTconsin Credit Union's Board of Directors:

- ✓ Mark Dahms vs. Jesse Singerhouse
- ✓ Sarah Noreen vs. Kristopher Thompson

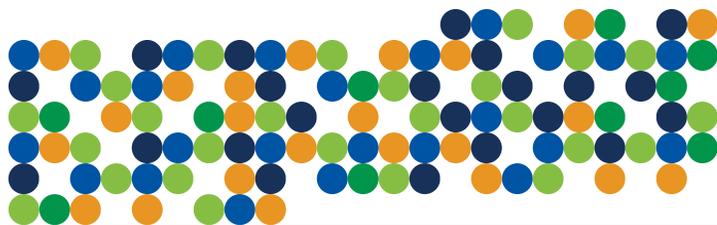
Viewing

All members who request a ballot will also receive by email, information on how to join the Virtual Annual Membership Meeting that will be held on **Tuesday, March 30 at 6 p.m.**

Voting

In accordance with WESTconsin Credit Union bylaws, each member shall have one vote irrespective of the member's share total. A member may not vote by proxy. An organization or association member shall be represented by and have its vote cast by a duly authorized representative of the entity. A trust shall be represented by the trustee. A member eligible to vote is 16 years of age or older and an account holder at least 60 days prior to the annual meeting.

To vote, you MUST request a ballot between **February 28 and March 20** at one of our office locations or by calling our Service Center at **(800) 924-0022**. An employee will verify your membership and voting eligibility. Upon doing so, you will be delivered a ballot by USPS mail. Ballot must be sealed and signed by the voting member prior to mailing it back using the envelope provided. Ballots must be returned no later than **March 25, 2021**.



HOLIDAY HOURS

Offices and Service Center will be **OPEN** on:
Martin Luther King Jr. Day | Monday, January 18
President's Day | Monday, February 15
Good Friday | Friday, April 2

Offices and Service Center will be **CLOSED** on:
Memorial Day | Monday, May 31

westconsincu.org

Candidate Biographies



Mark Dahms is a graduate of Menomonie High School and graduated from UW-Stout with a Business degree. He has been employed at Halverson Brothers Plumbing & Heating since 1994, and became part owner of the business in 2007. Dahms has spent many years serving as a board member for the Menomonie Chamber of Commerce and the Menomonie Community Foundation. Additionally, he has been a Local 434 Plumbers and Fitters Board of Trustees Member since 2015.



Jesse Singerhouse is a lifelong Menomonie resident. He attended college at UW-River Falls, then earned a master's degree in Business Administration (MBA) from the university in 2007. Singerhouse has been employed at Dunn Energy Cooperative for 21 years, and in January of 2020 took over as General Manager/CEO. He has been involved in many organizations in the Menomonie area including the Chamber of Commerce, Farm Bureau, 4-H FFA programs, Alpha Gamma Rho Fraternity, Workforce Development Board, St. Paul's Lutheran Church and Rotary.



Sarah Noreen attended UW-Eau Claire earning a Bachelor of Arts degree in English and Spanish. Noreen earned her Master of Arts degree in Teaching English as a Second Language from Northern Arizona University. She is a Communication Skills Instructor at the New Richmond campus of Wisconsin Indianhead Technical College. She is a member and volunteer at First Congregational United Church of Christ in River Falls, where she serves on the Mission Education committee, as well as a volunteer for Sporting World, a non-profit benefiting Big Brothers Big Sisters of Northwestern Wisconsin.

Noreen began serving on the WESTconsin Credit Union Board of Directors in 2020.



Kristopher Thompson graduated from Sun Prairie High School, then earned a bachelor's degree in Business Administration and Human Resource Management from Winona State University. He later received his master's degree in Training and Development from UW-Stout. After over six years in the corporate world, he is now in his third year teaching at River Falls High School, where he teaches Personal Finance, Business, and Computer Technology. He is the advisor for the local Future Business Leaders of America (FBLA) chapter, and co-manages the student-led enterprise, Wiley's Common Grounds, which is a Coffee Shop within River Falls High School.

To see the candidates' full biographies and for more information about the Annual Membership Meeting, please visit westconsincu.org.

Online Services Updates

New Loan Payment Option

We are excited to announce that WESTconsin Online and the Mobile App now offer members the ability to pay their WESTconsin Credit Union loan from another financial institution. If you need to pay a WESTconsin loan using funds from another credit union or bank, you will not have to call, stop in an office, or mail a check any longer. Schedule one-time payments or set up recurring payments.

Zelle™

WESTconsin Credit Union is happy to announce our newest feature to WESTconsin Online and our Mobile App, Zelle™! Zelle is a fast and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes*. With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank**.

* Transactions typically occur in minutes with the recipient's email address or U.S. mobile phone number is already enrolled with Zelle.

** Must have a bank account in the U.S. to use Zelle.

WESTconsin Scholarship Program

Do you know a high school senior that could benefit from an extra \$1,000 to help further their education? WESTconsin Credit Union is offering up to fourteen \$1,000 scholarships to graduating high school seniors from the Class of 2021 as part of the credit union's Scholarship Program. The goal is to award one scholarship in each community served by a WESTconsin office. These areas include Altoona, Amery, Baldwin, Barron, Chippewa Falls, Eau Claire, Ellsworth, Hudson, Menomonie, New Richmond, Prescott, River Falls and Spring Valley. Scholarship recipients will be announced in May 2021.

Applications are available online now, and will be accepted through **Monday, March 1, 2021**. A few reminders for those interested in applying:

- ✓ All application materials must be submitted online. **No hard copies of application materials will be accepted.**
- ✓ Students need to have been a primary account holder with WESTconsin Credit Union as of **August 31, 2020** to be eligible for this year's program.
- ✓ Current high school juniors need to become a primary account holder with WESTconsin as of **August 31, 2021** to be eligible for next year's program.

WESTconsin has offered the Student Scholarship Program since 1995. To date, over \$296,000 in scholarship funds have been awarded to local students from throughout west central Wisconsin to assist them in continuing their education.

For information regarding the program, contact Emma Bartz at ebartz@westconsincu.org or call (715) 235-3403, ext. 7787 or visit our website [Learning Center](#) > [\\$MART Financial Education](#) at westconsincu.org.

Digital Wallet

Your mobile device can now provide you an easy way to shop online or in store—without using cash or a card with Digital Wallet! Add your WESTconsin Credit Union credit and debit cards to Apple Pay, Samsung Pay or Google Pay to make online, in app, and in-store checkouts faster and easier with the same rewards, benefits, and protections that come with using your card.

A great benefit of Digital Wallet is the ability to make many in-store purchases touch-free. Whether swiping a card or paying with cash, you'll have a hard time not touching public surfaces when paying. With Digital Wallet, you can make your payments at many terminals without touching anything except your device!

Digital Wallet is often considered safer than a traditional wallet because of built-in protections. For example, many Digital Wallet applications require a passcode or biometric authentication, including thumbprint and/or face recognition, to gain access. This makes it nearly impossible for anyone else to make payments using your Digital Wallet.

Convenient, easy, and safe, give Digital Wallet a try today!

Business Services Updates

Business Connect

Now available! WESTconsin Business Connect is an effective solution for businesses that require access for multiple users, access to multiple accounts, balance reporting, payroll direct deposit, payment collections, vendor disbursements, wire transfers, and Check Positive Pay. For more information email bservices@westconsincu.org or visit [Business](#) > [Account Access](#) at westconsincu.org.

Business Remote Deposit

While the world may have slowed down, businesses are still running at full speed. WESTconsin's Business Remote Deposit service allows businesses to scan and deposit checks from the convenience of their office! This can save your business time and money on gas, employee expense, and check deposit fees. With various pricing options available, this service could be just what your business needs!

Leave paper statements behind—

Enroll in eDocuments

An eDocument is an electronic version of your monthly statement, mortgage statement, notices or forms that are accessible through WESTconsin Online or our Mobile App.

eDocuments provide tremendous benefits for members while helping reduce postage and printing costs. And, it's available **FREE** to our members!



Tax Season is Here!

If you are making a contribution to your Individual Retirement Account (IRA) or Health Savings Account (HSA) and wish it to count toward your 2020 tax-year contributions, please be sure to tell our staff at the time of deposit. We must specifically code these contributions to be included in your 2020 totals. Online banking transfers into your HSAs will be coded as a *current* year contribution, so if you wish to contribute more towards 2020 tax-year, please call our service center or stop at your local office!

2020 Contribution Limits:

- ✓ IRAs—\$6,000 aggregate between all Traditional and Roth Contributions; \$1,000 catch-up if age 50 or better
- ✓ HSAs—Self-only coverage \$3,550; Family coverage (yourself and at least one additional person) \$7,100; \$1,000 catch-up if age 55 or better

2021 Contribution Limits:

- ✓ IRAs—\$6,000 aggregate between all Traditional and Roth Contributions; \$1,000 catch-up if age 50 or better
- ✓ HSAs—Self-only coverage \$3,600; Family coverage (yourself and at least one additional person) \$7,200; \$1,000 catch-up if age 55 or better

Accessing Tax Forms

If you are currently enrolled to receive eDocuments, your tax forms will be available through *WESTconsin Online* or from our Mobile App. Members will receive an email notification indicating their tax form(s) is ready. You may need to print or save these documents for your records.

To access your documents:

1. Login to [WESTconsin Online](#)
2. Click > [eDocuments](#)
3. Click > [Tax Form](#)

Or

1. Login to the [Mobile App](#)
2. Tap > [More](#)
3. Tap > [eDocuments](#)
4. Tap menu icon next to [Account Statement](#)
5. Tap > [Tax Form](#)

Members who are not registered for eDocuments will receive the tax form(s) in the mail.

Required Minimum Distributions for Traditional IRAs

IRS regulations state that a person who has reached age 72 within the year must begin taking distributions from their Traditional IRAs. We will be sending a notice to those affected members shortly that will share the amount that must be removed for 2021. Our Member Services Representatives follow up on this notice to help set up automatic distributions and answer any questions.

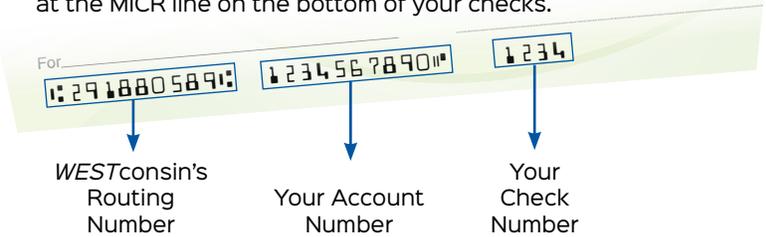
Filing For Your Tax Refund?

Want to make sure there are no delays in getting the money into your *WESTconsin* account?

KNOW YOUR NUMBERS!

For Checking: To deposit electronically you must use your 10-digit account number.

Don't know your 10-digits? You can find this number by looking at the MICR line on the bottom of your checks.



Don't have checks? Visit [Details](#) on *WESTconsin Online* or on our Mobile App when viewing the checking account, stop by your local office or give us a call at **(800) 924-0022**.

For Savings: To deposit electronically you simply use your member account number—no adding of any extra digits before or after.

If your account number is incorrect, it may be rejected and then the IRS will issue your tax refund as a check instead of attempting to deposit your funds electronically again. This could cause a delay in the amount of time it takes for you to receive the funds.

Remember these tips:

1. Your *WESTconsin* Credit Union checking account number has 10-digits
2. Your savings account number is your member account number with no extra digits
3. Every year verify the exact account number that is being used for your tax refund

CONTACT US

OUR MISSION

We are committed to helping our members achieve financial success.

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| Altoona (715) 930-1675 | Eau Claire (715) 833-8035 | Prescott (715) 262-4600 |
| Amery (715) 268-8127 | Ellsworth (715) 273-4238 | River Falls (715) 425-8113 |
| Baldwin (715) 684-3333 | Hudson (715) 386-2300 | Spring Valley (715) 778-5644 |
| Barron (715) 537-5661 | Menomonie (715) 235-3403 | High School offices in Amery, Baldwin, |
| Chippewa Falls (715) 723-2216 | New Richmond (715) 246-2068 | Menomonie and New Richmond |

