



HIGHLIGHTS

NOW ACCEPTING BOARD
MEMBER NOMINATIONS

ELLSWORTH OFFICE RELOCATION—
COMPLETE WITH DRIVE-UP HOURS

KEEP YOUR CARDS SAFE—
INTRODUCING FRAUD TEXT ALERTS

ANNOUNCING THE 2020-2021 HIGH
SCHOOL SCHOLARSHIP RECIPIENTS

WHAT IS NEW IN ONLINE SERVICES

Technology Upgrade Scheduled for September 1 & 2

As we all know, most technology, whether it be a cell phone, computer, or the programs running on those devices, require upgrades from time to time. The operating system we use at WESTconsin was installed over 20 years ago, and despite many updates to its hardware and software, it is time for us to move on to a new system.

The new operating system will be more efficient, modern, and agile. For members, you can expect quicker and smoother transactions when conducting your banking day to day. Over time, members will benefit from our new ability to make advancements and add products and services with greater ease using this system. Additionally, the upgrade will allow WESTconsin to take on and complete large projects locally, rather than outsource some of the tasks to vendors out of the area.

While there are some changes you may experience because of the upgrade, you can rest assured that nearly all the things you've become accustomed to as a WESTconsin member will stay the same. There will be no changes with your member account number. Online and mobile banking users may notice some subtle enhancements, though due dates on your WESTconsin payments will remain unchanged. Most importantly, you can count on the same dependable, friendly WESTconsin employees that are here to help you throughout this process and beyond.

As a result of the technology upgrade, our **retail offices, including drive-ups, and Service Center will be closed Wednesday, September 1 through Thursday, September 2.** Within the coming weeks, you can expect more detailed information on our downtime, and how you can prepare for this closure. WESTconsin is thrilled to have this opportunity to bring you a new, state of the art banking system. Visit [About Us > Technology Upgrade](#) at westconsincu.org for ongoing updates and a complete resource guide regarding the upgrade.

Thank you for your support and understanding during the upgrade process and thank you for continued loyalty to WESTconsin Credit Union.

Board Member Nominations



Interested in serving as a member of *WEST*consin Credit Union's Board of Directors? The *WEST*consin Nominating Committee will meet early November 2021 to select candidates. Elections will be held during the Annual Membership Meeting in the spring of 2022. Director candidates must be members of the credit union and eligible to vote at the Annual Meeting.

Directors meet about 15 times each year. They also represent *WEST*consin at community and credit union functions. If you are interested in being a candidate for our Board of Directors, please send a letter by October 29, 2021, stating your interest and highlighting your qualifications to: *WEST*consin Credit Union Nominating Committee, Attn: Member Advocacy, PO Box 160, Menomonie, WI 54751.

Paycheck Protection Program Update



*WEST*consin Credit Union is a proud partner of the Small Business Administration (SBA), providing SBA Paycheck Protection Loans (PPP) to our business members. As part of our ongoing mission to serve and support our communities, *WEST*consin has approved over 1,100 first and second draw PPP loans. Additionally, we have invested in technology to offer additional support to our members as they navigate forgiveness processing of their loans.

Business members that qualify for and have not already applied for loan forgiveness will receive an invitation to do so via email within the coming weeks. This email will include a link to an application that has already been started for the business, as well as instructions on how to complete the application form and upload supporting documentation.

Business members who received a PPP loan may begin their loan forgiveness application at any time by visiting [Business Loans > SBA Small Business Loans](#) at westconsincu.org. If you have questions regarding your PPP loan, please email the Business Lending Department at sbaloans@westconsincu.org.

HOLIDAY HOURS

Offices and Service Center will be **OPEN** on:
Columbus Day | Monday, October 11
Veterans Day | Thursday, November 11

Offices and Service Center will be **CLOSED** on:
Labor Day | Monday, September 6
Thanksgiving Day | Thursday, November 25
Christmas Eve starting at 1 p.m. | Friday, December 24
Christmas Day | Saturday, December 25
New Years Day | Saturday, January 1

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Ellsworth Office Relocation

On Wednesday, June 9 our new office at 385 W Main Street in Ellsworth opened for business! This location provides members with more space, safe deposit boxes, and a drive

through, along with the same staff and services our members have come to expect from *WEST*consin Credit Union!

- ✓ **Lobby hours:** Monday–Friday 9 a.m.–5 p.m.
- ✓ **Drive up hours:** Monday–Friday 8:30 a.m.–5:30 p.m., Saturday 8:30 a.m.–12 p.m.

A Grand Opening Event will take place later this summer!



Introducing Fraud Text Alerts

*WEST*consin Credit Union helps you stay ahead of fraudulent activity on your debit or credit card with our Fraud Text Alerts program. If you have a *WEST*consin Credit Union debit or credit card and a mobile phone number on record, you can count on just one more layer of security to keep you protected from potential fraud!

What We Monitor

Debit and credit card transactions are monitored for three general inconsistencies in your purchases—those made outside of a member's normal purchasing pattern, use of the card at an unusual time or geographic location, or purchasing patterns that are consistent with previously identified fraud threats.

What to Expect

- ✓ Enrollment in fraud alerts is automatic for all *WEST*consin debit and credit card holders! If there is a cellphone number on file, you will receive a notification via text whenever a potentially fraudulent transaction occurs.
- ✓ If fraud is suspended, a text message will arrive with a 5-digit code and contain our financial institution name, dollar amount of the transaction, and merchant name.
- ✓ Texts will be sent within minutes of a suspicious transaction occurring between the hours of 8 a.m. and 9 p.m. Outside of these times, to avoid disturbing you during the night, your card may be blocked, and you will receive contact in the morning.
- ✓ The text message will ask you to respond “yes” or “no” depending on if the transaction is legitimate and will provide additional information per your response.

*WEST*consin Credit Union will never call, text, or email you requesting your personal information, including card numbers, passwords, or PIN. If you receive a suspicious phone call or email asking for your personal or confidential information, do not respond. Immediately contact *WEST*consin at **(800) 924-0022**.



\$13,000 Awarded to Area High School Graduates

We congratulate the scholarship recipients for 2021! This year, we awarded 13 \$1,000 scholarships, to students in 13 districts. The scholarship program is in its 25th year and has distributed \$309,000 to local students. Thank you to all who applied, we wish all graduates the best of luck in the future!

Recipients were selected by a panel of WESTconsin Credit Union volunteers and staff. Selection was based on a variety of criteria including community and school involvement, academic progress, financial need, career plans and goals. For more information, visit the [Learning Center](#) portion of our website.

Congratulations 2021 Scholarship Recipients!



Mattigan Haller
Eau Claire North High School
Altoona/Eau Claire/
Chippewa Falls Area
Lawrence University
Biochemistry & Spanish



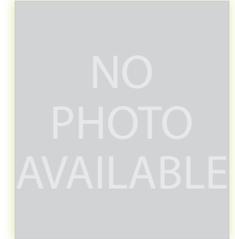
Anna Ganje
Amery High School
Amery Area
UW-Eau Claire
Elementary Education,
with Reading Specialist
Certification



Morgan Hable
Baldwin-Woodville High School
Baldwin Area
Iowa State University
Undecided



Avery Krahenbuhl
Cameron School
Barron Area
UW-Madison
Business Marketing



Ava Billeter
Ellsworth High School
Ellsworth Area
Winona State University
Nursing



Julia Ginsbach
Hudson High School
Hudson Area
Concordia or Coe College
International Studies
and/or Political Science



Alex Johnson
Elk Mound High School
Menomonee Area
UW-Madison
Pre-Pharmacy



Madelyn Klimek
Menomonee High School
Menomonee High School
University of MN-Duluth
Biochemistry/Chemical
Engineering



Delaney Brown
New Richmond High School
New Richmond Area
UW-La Crosse
Psychology



Sophia Lebakken
Prescott High School
Prescott Area
University of MN-
Twin Cities
Biomedical Engineering



Rachael Rahn
River Falls High School
River Falls Area
Winona State University
Nursing



Anna Blanford
Elmwood High School
Spring Valley Area
UW-Stout or
UW of Central Florida
Undecided



Madelyn Oehlke
Glenwood City High School
WESTconsin Employee
or Immediate Family
UW-Eau Claire
Elementary Education



2021-2022 Student Scholarship Applications Open in October!

WESTconsin Credit Union is offering \$1,000 scholarships to graduating high school seniors from the Class of 2022. Applications are available through our website starting October 1, 2021 at westconsincu.org and will be accepted through midnight on **March 1, 2022**. Students must have been a WESTconsin member (primary account holder) since **August 31, 2021** to qualify.

One of the things that makes life what it is, is that you can never tell what might be around the next corner.

**Whatever life brings—
WESTconsin is here for you!**

Online Services Updates

WESTconsin Online and the Mobile App lets you manage your accounts from almost anywhere. It is a secure way to access your accounts and is available 24 hours a day, 7 days a week. WESTconsin Online and the Mobile App is convenient, safe, easy, and FREE!



One Time Authenticator

WESTconsin knows security is a big concern to those using Online and Digital Banking options. Using One Time Passcode Authenticator is a 2-step verification process to access your WESTconsin accounts. Google Authenticator or Microsoft Authenticator will replace the step in the login process that typically would require you to receive a call or text message to complete the verification process. Instead, the Authenticator app will provide you with a unique and time sensitive code that only you can access. This process provides stronger security because:

- ✓ Receiving codes via a text message or phone call is less secure than using an authenticator app.
- ✓ You never have to worry about an interruption in text or phone call verifications.

Cut the paper clutter! Receive your statements, forms and notices faster and more securely through WESTconsin Online or our Mobile App.

ENROLL IN eDOCUMENTS TODAY!

Celebrating Milestone Retirements

Congratulations to WESTconsin employees who recently celebrated their retirement! We wish you success and many new adventures!

Jody Faschingbauer | 40 years of service
Member Services Representative—Amery Office

Mary Howard | 34 years of service
VP—Information Technology—Administrative Center

Anita Setter | 20 years of service
Teller—Amery Office

Mary Wright | 17 years of service
Accountant—Administrative Center

Josje Ditschler | 10 years of service
Teller—Amery Office

Mary Bolin | 40 years of service
REALTOR®—WESTconsin Realty

Rita Lunderville | 18 years of service
WESTconsin Board of Directors

Schedule Recurring Member to Member Transfers

Member to Member Transfers allow any WESTconsin Credit Union member to transfer money to another WESTconsin member. Even better, you can now schedule recurring Member to Member Transfers!

1. Begin by logging into your WESTconsin Online account.
2. Once you are in WESTconsin Online, click the [Transfer](#) option.
3. Click [Add a recipient](#).
4. Follow the on-screen instructions to add the recipient's account information.
5. Verify the account and add a nickname.
6. Click [Schedule](#) and select the frequency at which the payment should be transferred.

Kindness Counts at WESTconsin

The spirit and the philosophy of people helping people, guides our leaders and encourages our employee and members to get involved in community and charitable activities and worthwhile causes. Listed below are many of the ways we were able to support our communities this spring:

- ✓ An employee Jeans Day in February was able to raise \$625 to support Children's Miracle Network (CMN) Hospitals.
- ✓ Our Spring Food Drive was held in March. Over \$5,495 in monetary donations was collected from employees and members, those donations were able to help 14 local organizations that supply food for the community.
- ✓ \$5,000 was pledged to help build a new playground at the Spring Valley Elementary School.
- ✓ A donation to the L.E. Phillips Senior Center in Eau Claire of \$10,000 will benefit their "Fit for the Future" Campaign.
- ✓ Community Shred Events that took place in April.

In the coming months, we will support local communities and organizations in the following ways:

- ✓ Back to School Drive | July 19–31
- ✓ Fall Shred Event | October (dates to be determined)
- ✓ The Mitten Tree | November (dates to be determined)

Learn more at [About Us](#) >

[Kindness Counts](#) > at westconsincu.org



LOCATIONS

ALTOONA | AMERY | BALDWIN | BARRON | CHIPPEWA FALLS | EAU CLAIRE | ELLSWORTH | HUDSON
MENOMONIE—Three Convenient Locations | NEW RICHMOND | PRESCOTT | RIVER FALLS | SPRING VALLEY

High School offices in Amery, Baldwin, Menomonie and New Richmond

OUR MISSION

We are committed to helping our members achieve financial success.



(800) 924-0022 | westconsincu.org