



HIGHLIGHTS

IMPORTANT NOTICES
AND REMINDERS

BOARD OF DIRECTORS
CANDIDATES ANNOUNCED

KINDNESS COUNTS AT WESTCONSIN

BUSINESS UPDATES

TRAVEL CLUB OPPORTUNITIES

Celebrate the *WESTconsin* Journey!

2019 marks our 80th Anniversary! We want to celebrate the *WESTconsin* Journey with you because there is no place like home! Each month during 2019 we will highlight our different offices, in the order of when they were established. Each office will be completing a Kindness Counts activity with a local agriculture based organization to help bring focus back to our roots.

WESTconsin Credit Union originally known as Menomonie's Farmers Credit Union was originally established in 1939 to serve members and patrons of the local Farmers Union Co-op. We still have a large membership population that are farmers but we have since grown to include many backgrounds, careers and age groups. We are going to be taking a journey down the yellow brick road of *WESTconsin's* history, be sure to stay tuned for all the fun!

Save the Date—79th Annual Membership Meeting

As a member/owner of *WESTconsin* Credit Union, you are invited to our Annual Membership Meeting. Grab this opportunity to be involved in the decisions made in your financial institution! There will be elections of two directors, complete reports, entertainment, door prizes and attendance gifts. We look forward to seeing you!

Tuesday, March 19 | 7 p.m.
Menomonie High School Auditorium
Complimentary Meal
5:30 to 6:45 p.m. | Large Cafeteria

Important Notices and Reminders

Tax Season Has Arrived!



If you are making a contribution to your Individual Retirement Account or Health Savings Account and wish it to count toward your 2018 tax-year contributions, please be sure to tell our staff at the time of deposit. In order for us to report your deposit as a 2018 tax-year contribution, we must code it specifically to do so. Online banking transfers into your HSAs will be coded as a current year contribution, so if you wish to contribute more towards 2018 tax-year, please call our service center or stop at your local office!

2019 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 \$3,500; Family coverage (yourself and at least one additional person) \$7,000; \$1000 catch-up if age 55 or better.

Accessing Tax Forms



If you are currently enrolled to receive eDocuments (eStatements or eNotices), your tax forms will be available in the eDocuments section of Online Banking. 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:

- Log into [WESTconsin Online](#)
- Click on 'Additional Services' in menu tab
- Click 'eDocuments'
- Within 'eDocuments' window, click on Tax Form tab
- Click on the eDocument that you would like to view, print or save

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

Student Scholarship Deadline Approaches



WESTconsin Credit Union is offering \$1,000 scholarships to graduating high school seniors from the Class of 2019. Applications are available through our website at westconsincu.org and will be accepted through midnight on **February 14, 2019**. Students must have been a WESTconsin member since April 30, 2018 to qualify.

HOLIDAY HOURS

Offices and Service Center will be **OPEN** on:
Martin Luther King Jr. Day | Monday, January 21
President's Day | Monday, February 18

Offices and Service Center will be **CLOSED** on:
Memorial Day | Monday, May 27

westconsincu.org

Filing For Your Tax Refund?

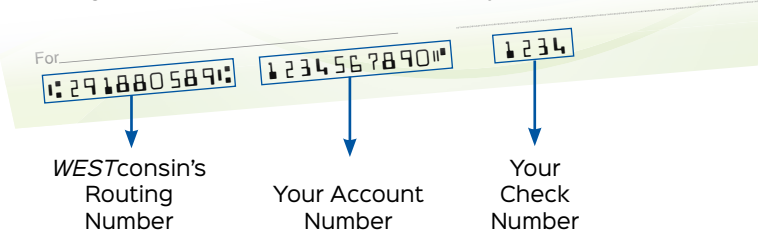


Want to make sure there are no delays in getting the money into your WESTconsin account?

****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? 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
 - a. Did you close your account and open a new one?
 - b. Switch to a different checking suffix?
 - c. Want to change from checking to savings so you can set some funds aside for a rainy day?

Required Minimum Distributions for Traditional IRAs



IRS regulations state that a person who has reached age 70.5 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 2019. Our Member Services Representatives follow up on this notice to help set up automatic distributions of this amount and answer any questions.

New Debit Cards



New debit cards will be distributed to members. Members can expect the same functionality as current cards, including EMV chip technology, along with enhanced fraud protection tools. Additional communication regarding steps to replace your card will be coming soon!

Board Of Directors Candidates Announced

Notice to Members

The following members have been nominated to serve a three year term on WESTconsin Credit Union's Board of Directors:

- Colleen Mensing vs. Sarah Noreen
- Karen Flug vs. Karen McCalla

Voting

In accordance with WESTconsin Credit Union bylaws, each member shall have one (1) 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.

Member Services Representatives and/or other credit union staff at the registration table will ask you to verbally verify account and personal identification. This account verification process is identical to the one performed when members transact business on their account.

If you are unable to attend the annual meeting, you may request an absentee ballot between February 17 and March 9, 2019 by calling our Service Center or stopping in one of our offices. Absentee ballots must be received no later than **March 14, 2019**.

Kindness Counts at WESTconsin Credit Union

Miracle Jeans Day Campaign

During the month of September, WESTconsin went casual for kids in support of our local Children's Miracle Network Hospital (CMNH)—Gillette Children's Specialty Healthcare and Children's Miracle Network Hospitals at Gundersen Health System! Together, staff and members of the community raised \$4,400.



Jeans Day to Support Girl Scouts of Chippewa Falls



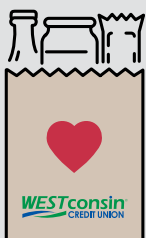
On November 9, WESTconsin went casual in support of the Girl Scout Troop 3055 in Chippewa Falls, in light of the tragic accident that occurred earlier in the month. Our offices raised \$1,415 that was donated to the Girl Scouts of Chippewa Falls.

The Mitten Tree

This year, members of WESTconsin Credit Union, our communities and credit union employees came together to give the gift of warmth, allowing us to deliver over 2,800 winter apparel and accessory items along with \$3,616 to our community partners helping those in need. During the month of November, donations were collected at all WESTconsin locations. We extend heartfelt appreciation to each person who participated!



March Food Drive



Non-perishable food and paper products will be collected March 11–23. Items can be dropped off at any WESTconsin office. All proceeds will be delivered to local food pantries for distribution. Monetary donations will also be accepted. For every \$1 donated, local pantries can collect and distribute approximately seven pounds of food.

Chain of Hearts Campaign

The month of February is annually dedicated to raising funds for Children's Miracle Network (CMN). All WESTconsin offices will be selling paper heart icons for \$5 and paper chain links for \$1 each. Purchased hearts and links will be proudly displayed in our lobbies. Typically, over \$9,000 is collected from this fundraiser.

There are more than 170 CMN Hospitals throughout the United States and Canada that all share the same mission—to treat the whole child and provide care regardless of the family's ability to pay. Every charitable donation received directly assists children and their families, and supports pediatric programs, state-of-the-art medical equipment and services that help kids battle diseases and injuries of every kind.

At Gillette Children's Specialty Healthcare in St. Paul, MN—one of two CMN Hospitals WESTconsin supports within its field of membership—funds are used for state-of-the-art treatments and vital services for kids with the most complex needs in pediatric medicine. It also funds care for patients who are uninsured or under-insured, ensuring Gillette will never turn a child away because of a family's inability to pay for treatment. For more information about Gillette, visit gillettechildrens.org.

CMN Hospitals at Gundersen Health System is dedicated to saving and improving the lives of children living in the Tri-state Region regardless of where they receive their healthcare. Funds are additionally used to meet the individual healthcare needs of local children and their families. Supported items include transportation assistance, medical equipment, specialty camps and many more patient specific needs. For more information about CMN Hospitals at Gundersen Health System, visit gundersenhealth.org/cmnhospitals.

Visit 'Kindness Counts' at westconsincu.org to learn more about our Kindness Counts initiative.

KINDNESS
counts
PASS IT ON!

“ No matter which office you visit, WESTconsin feels like home. ”

STEVE ROELSE, WESTconsin Credit Union Member

Business Updates

Business Connect Coming Soon!

We continue to invest in our products and services based upon the feedback we receive from our Members. We are happy to announce that we have developed and will soon be implementing Business Connect. This new platform will help business owners manage their accounts and finances in an easy, convenient and secure manner.

Features of Business Connect include:

- Single sign-on connectivity to all related business accounts and services
- Ability to establish administrators and allow unique permissions based on an individual's role within the business
- Robust bill payment capabilities
- Ability to originate ACH debits and credits
- Mobile check deposit
- Positive Pay fraud monitoring

Electronic Documents & Signatures

The Business Loans & Services Department is excited to be first in our market to offer electronic documents and signature capabilities to business members. This secure and convenient solution will allow business Members to electronically sign loan or deposit documents using the convenience of your computer or mobile device.

The benefits to our Business Member includes:

- Accelerated speed of delivery for our products and services
- Enhanced Member Experience through optimized electronic business services
- Improved data security with the strongest encryption in the industry
- 24/7 Premier Support

WESTconsin Travel Club

Alaskan Tour | June 14-29, 2019

Join us as we travel to Alaska and enjoy cruising along the inside passage including stops at Ketchikan, Juneau, Skagway Glacier Bay and College Fjord. During the second week we will tour by bus and train visiting the Kenai Peninsula, Denali National Park and Fairbanks. Prices begin at \$3,315/person.

Passion Play | June 25—July 5, 2020

We are in the early stages of planning a trip to the Passion Play in Germany. The trip starts in Germany; we will also tour Bavaria visiting beautiful and historic towns along the way. *More information will be available soon!*

For reservations or more information, please contact Sharron Buss, Travel Club Coordinator, at your local office, ext. 7733 or visit westconsin.org.



New "Snow Bird" Address?

If you are a "snow bird" and head elsewhere for the winter months, please be sure to inform WESTconsin Credit Union of your address, even if it's temporary. This will ensure prompt delivery of your credit union correspondence and avoid a \$5 monthly fee per account that has statements returned to us due to an incorrect address. You can update it online or in your mobile app, stop in to one of our offices, or give us a call at (800) 924-0022.

CONTACT US

OUR MISSION

We are committed to helping our members achieve financial success.

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



(800) 924-0022 | westconsin.org