

\$MARTLIVING

MEMBER CONNECTION NEWSLETTER



NEW to WESTconsin



What's Ca\$h Course?

Ca\$h Course is a hands-on, real-world activity that guides students through a day in the life of an adult, challenging them to make everyday financial decisions based on their budgets and goals.

This fall, we introduced our Ca\$h Course simulation to students at Menomonie High School and New Richmond High School! We're excited to continue bringing the experience to students in Amery and Somerset this winter.

Ready to host a Ca\$h Course at your school or in your community?



Scan the QR code or visit westconsincu.org to learn more!

HOLIDAY HOURS

WESTconsin Credit Union offices and Service Center will be **CLOSED** on:

Martin Luther King Jr. Day | Monday, January 19

Presidents' Day | Monday, February 16

86th Annual Membership Meeting

Tuesday, March 10, 2026 | 6 p.m. | Virtual via Microsoft Teams

As a member/owner of WESTconsin Credit Union, you are invited to our Annual Membership Meeting. Held virtually, the meeting will include an election for an open director position, updates on the state of the credit union, and addressees from the CEO and Board Chairman. We look forward to you joining us!

Voting Runs February 8–28

To vote, you must request a ballot between February 8 and February 28 by calling our Service Center at [\(800\) 924-0022](tel:8009240022) or by visiting one of our office locations. An employee will verify your membership and voting eligibility. After doing so, a ballot will be delivered by USPS mail. Ballots must be returned no later than **Thursday, March 5, 2026**.

To learn more, including candidate biographies, meeting access details, and voting instructions, please visit westconsincu.org/annual-meeting.

Why Choose WESTconsin Realty for Your Next Move?

Buying or selling a home is a big deal. It's not just a transaction; it's a life moment. That's why having the right people by your side matters. At WESTconsin Realty, we're more than real estate professionals. We're your neighbors, your guides, and your biggest cheerleaders throughout the process.



When you work with WESTconsin Realty, you get:

- ✓ **Local Expertise:** We know the communities we serve inside and out. From the best coffee shops to the hidden gems in your neighborhood, we've got the inside scoop.
- ✓ **Personalized Service:** No cookie-cutter approach here. Your goals are unique, and we tailor every step to fit your needs.
- ✓ **Trusted Advisors:** Buying or selling can feel overwhelming, but we make it simple. We'll walk you through every detail, so you feel confident and informed.

Whether you're buying your first home, upgrading, downsizing, or investing, let us help make your next real estate experience smooth, stress-free, and hopefully even a little fun.

Ready to get started? **Reach out to your local WESTconsin Realty professional today by visiting westconsinrealty.com!**

New Year, New Goals!

Make your business dreams a reality by partnering with **WESTconsin Business Loans and Services!** Whether you're wanting to streamline payroll, set up remote deposit, or secure the funds for the next phase of your business, we're here to make business banking as stress-free as possible.

Start the new year off right and contact our [Business Loans and Services](#) team today!



2025 Tax Season is Here!

If you are contributing to your Individual Retirement Account (IRA) or Health Savings Account (HSA) and wish it to count toward your 2025 tax-year contributions, please be sure to tell our staff at the time of deposit. Online banking transfers into HSAs will be coded as a **current** calendar year contribution, so if you wish to contribute more towards the 2025 tax-year, please call our Service Center at [\(800\) 924-0022](#) or stop at [your local office!](#)

2025 Contribution Limits

- ✓ **IRAs**—\$7,000 aggregate between all Traditional and Roth Contributions; \$1,000 catch-up if age 50 or better.
- ✓ **HSAs**—Self-only coverage \$4,300; Family coverage (yourself and at least one additional person) \$8,550; \$1,000 catch-up if age 55 or better.

2026 Contribution Limits

- ✓ **IRAs**—\$7,500 aggregate between all Traditional and Roth Contributions; \$1,100 catch-up if age 50 or better.
- ✓ **HSAs**—Self-only coverage \$4,400; Family coverage (yourself and at least one additional person) \$8,750; \$1,000 catch-up if age 55 or better.

Know Your Numbers for Tax Season

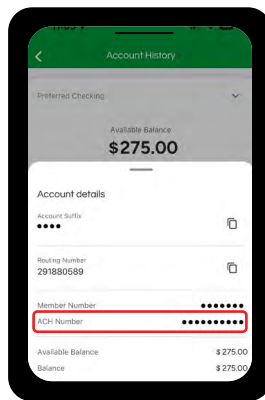
Make sure there are no delays in getting money into or out of your **WESTconsin** account electronically when filing your 2025 taxes.

For Savings: Use your member number for electronic transactions.

For Checking: Use your 10-digit checking account number for electronic transactions. This can be found at the bottom of your checks. No checks? No problem! Your account numbers are available through **WESTconsin Online** or the Mobile App by tapping on

your checking account type and then Account Details. You can also stop at your local office or call us.

If your account number is incorrect, your payment may be returned and subject to fees by sending company or your refund could be delayed. Make sure to know your numbers and double-check before submitting your taxes.



Kindness Counts at WESTconsin



Shop Small, Share Joy Kindness Counts Event

The week leading up to Small Business Saturday, we hosted a "Shop Small, Share Joy" Kindness Counts event! Our goal was simple: brighten members' days and support the small businesses that make our communities special. Our team surprised members with gift cards to locally owned businesses, turning ordinary moments into unexpected sparks of joy. Across our membership area, we handed out gift cards to **313 members** and supported **47 small businesses**. This Kindness Counts event brought our team and our members so much joy and gratitude!

The Mitten Tree 15th Year Anniversary

In 2025, we celebrated the 15th anniversary of our Mitten Tree fundraiser! What began as a simple idea has grown into one of **WESTconsin's** most beloved traditions, uniting employees and members in the true spirit of giving. *The Mitten Tree* has made a lasting impact, raising an astonishing **\$42,205** and collecting more than **35,600** warm-weather items since 2010. As we commemorate this major milestone, we're proud to share we raised over **\$3,627** and collected over **2,751** cold weather apparel and accessories to help keep families in our communities warm this winter.

