



MEMBER MATTERS, *because* MEMBERS MATTER.

FALL 2024

FROM JULIE'S DESK



On behalf of the Board of Directors and myself, 'Hello and thank you' for pausing to look over our inaugural newsletter. We're in a season of change – both the rich and vibrant colors of our hometowns during this time of year as well as a big change coming to the Cadillac branch. Very soon, we'll begin to see work taking place in the parking lot initially and then inside our busiest branch. It's been decades since renovations have been done here and we are thrilled to begin. Throughout this process, we remain committed to providing superior service while we shift and adjust to the work going on around us! We thank you for your flexibility and hope that you will join in our excitement as we update and improve your hometown credit union. Warm regards and appreciation!

J. Rushing

Julie Rushing, CEO



RENOVATIONS UPDATE

After decades of serving our membership, it's time for the branch to get a facelift. Over the coming months, you'll see a flurry of activity as construction begins.

The good news is that services will be interrupted very little during the project. We're excited to share our progress as the project moves forward and below, you'll see the vision for your new Cadillac branch.

Phase 1: Drive Through
October-December 2024



[Click here for more info](#)

WHAT'S NEW?



WCCU will soon have ITMs available in our Cadillac Lobby and drive through. ITMs are an interactive approach to your basic financial transactions. They can be used as 'self-service' or with full assistance from a live teller.

- An ITM offers you the ability to speak to a live teller during regular business hours for expanded services.
- ITMs don't require an ATM or debit card for transactions when using the teller assist option.
- ITMs offer an expanded array of transactions that are not usually available with traditional ATMs
- Our ITM will offer you the option to print your check deposit images on your receipt.
- Our ITM will offer you the option to select your denominations for withdrawals.
- Our ITM will offer immediate credit for cash deposits.
- After normal business hours, the ITM will function as a normal ATM and require a chip-enabled card.

APPOINTMENT BOOKING NOW ONLINE!

Now you can make your own loan or account maintenance appointment right from our website ([or here](#)). Choose the type, day, time and your person of choice! You'll find the "Schedule Appointment" link right at the top of our homepage.

Make life easier.





Wexford
Community Credit Union
Personal. Local. Trusted.



It's an election year, which creates a prime opportunity for fraudsters to take advantage of unsuspecting citizens.

Over the last 3 months, we have had several members call in stating they have been contacted regarding sending funds to political campaigns. These fraudsters then send a link via text or e-mail that will ask for your personal information. This gives the fraudster full access to your phone or computer. The money sent is not going to the intended campaign. Please be sure when sending money for political campaigns you are able to verify the validity of the recipient.

If you receive a call from someone claiming to be from a Political Action Committee (PAC), check for these red flags:

- The caller aggressively asks for a donation and won't take no for an answer
- The caller, claiming to be a pollster, asks for personal or financial information

How to protect yourself:

- Get a refusal script ready to combat pressure- "I've already determined my donations for the year"
- Don't make donations to anyone who contacts you out of the blue- go to your candidate's official website to donate. Reference source: AARP.org

MEMBER EXCLUSIVES



Get **pre-approved** for your next vehicle!

When a dealer finances your car loan, they often have relationships with many lenders, and they'll have to perform a hard pull on your credit history at each lender to find a deal for you. This can knock your credit score down in a hurry.

When you get pre-approved, WCCU pulls your credit report once, and that's it for the financing! Your pre-approval is good for 30 days, so you can take your time and find the right new or used auto for you.

If you find a better rate, bring us the competitor's written offer and we'll match it!

Now is the time to start thinking about holiday gifts ideas and your holiday spending plan. WCCU is happy to bring back our Holiday Loan Special for 2024.

- Receive a full 2% off of your regularly qualified interest rate.
- Don't use high interest Credit Cards this season, save money with our Holiday Personal Loan.

WCCU Holiday Loan Special	Average Credit Card
Amount: \$1500	Amount: \$1500
Term: 12 Months	Term: 12 Months
Interest Rate: 6.5% (current lowest rate)	Interest Rate: 30.74%
Payment: \$129.46	Payment: \$146.79
Finance Charge: \$53.37 (Interest Paid)	Finance Charge: 261.46 (Interest Paid)

Holiday
Personal Loan
Special

2% OFF your regular rate!

\$44 per month* for \$500
\$87 per month* for \$1000
\$216 per month* for \$2500

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November 1st, 2024 - December 31st, 2024

*APR = Annual Percentage Rate. Rates for this product are as low as stated. Must have credit score of 720 or higher to qualify for lowest rate. All loans are subject to credit approval. Additional limits, terms and conditions may apply.

PRODUCT SPOTLIGHT

Only at WCCU!



DID YOU KNOW YOU HAVE \$1,000,000 IN PROTECTION?

You already know your savings are federally insured by the NCUA up to \$250,000.

Now, WCCU has partnered with ESI, a private excess share insurance company, to provide an additional \$750,000 in share-insurance.

You can bring all your banking home to WCCU, knowing your deposits are safe - **up to \$1 million!** You can't find this coverage anywhere else in our area!

JUST THIS PAST SUMMER:

\$38k+

Dollars members didn't have to sacrifice to fraud checks

\$50k+

Dollars members saved with debit card fraud prevention

\$1.4 Billion

The amount consumers lost to scams starting on social media

\$17k+

Member dollars rescued from credit card fraud

COMMUNITY CORNER



The Trunk or Treat at Autumnwood in McBain is always a great time!

This year, it's October 19th from 2pm-4pm. Bring the kids!



We helped build a home with Habitat for Humanity. Everyone pitched in and it was an amazing experience!



Veteran's Item Drive:

Last year, we were able to deliver much-needed personal hygiene items to Cadillac Vets Serving Vets for distribution to local veterans.

This year, the drive will be October 28 through November 9 and items can be dropped off at both branches.

HOLIDAY HOURS

Columbus Day, October 14th: Closed
(training day)

Veterans Day, November 11th: Closed

Thanksgiving, November 28th: Closed

Black Friday, November 29th:
Drive Thru: 8:30am - 1:00pm
Lobby: 9:00am - 1:00pm

Christmas Eve, December 24th:
Drive Thru: 8:30am - 1:00pm
Lobby: 9:00am - 1:00pm

Christmas, December 25th: Closed

New years Eve, December 31st:
Drive Thru: 8:30am - 1:00pm
Lobby: 9:00am - 1:00pm

New Year Day, January 1st, 2025: Closed



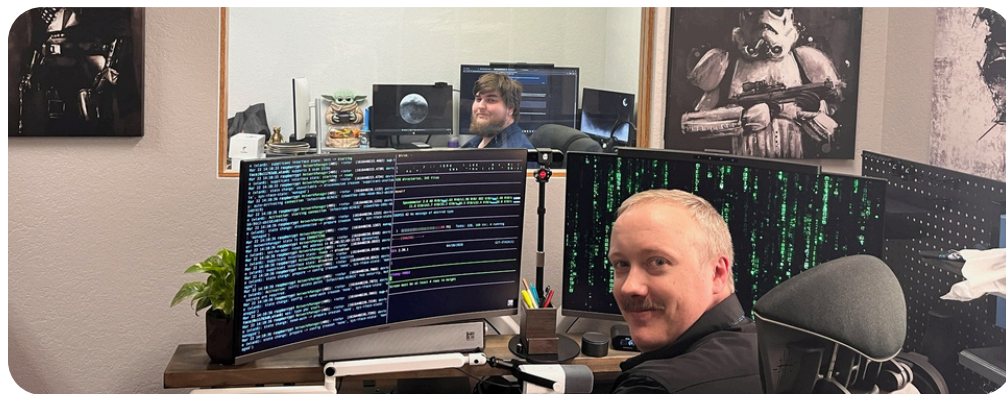
NOW AVAILABLE!

\$10



They're back! The adorable plushies are here and for a \$10 donation, you can take one home. Funds support credit union political advocacy in Michigan.

MEET THE TEAM: IT



Kevin (aft) has been with WCCU since 2019. He earned tech as part of the CTC early college program, during which an internship at Manton Consolidated Schools lead to his first job as a Tech Assistant.

Ryan (fore) joined the WCCU team in 2023. He is a proud veteran of the United States Army Reserves and is currently studying to earn his bachelor's degree in Information Technology and Cyber Security.

The IT Department team not only manages and maintains our equipment, they also protect our resources by providing staff training to help guard against cyber-attacks and hackers. They test out new technology so we can stay on the leading edge for our members and yes, they always ask us, "Did you restart your computer?"



204.5 WCCU VOLUNTEER HOURS DONATED SO FAR IN 2024.

- Habitat for Humanity
- Vets Serving Vets
- Missaukee Humane Society
- OASIS Family Resource Center
- Rotary
- Bark in the Park
- and 7 others non-profits