

SAVE SMALL ★ DREAM BIG

at your credit union™

April is National Youth Month, and this year the theme is **Save Small. Dream Big.** What do you dream about that you can start saving for now? Maybe you want to be a race car driver, and you can start saving for your first car.

Find a jar or container big enough to put money into. Draw what you are saving for in the space below, cut it out and tape it to your money container. Now start saving for your dream! Put that money that you earn doing chores, or you get as a birthday gift in this container. Every little bit helps, even pennies add up!

We would love to see what you're saving for! Take a photo of your jar or container with your dream label on it and send it to us by email, or by Facebook message. Be sure to include your first name and your age, and send it to us no later than April 11th — we'd love to share it on our web page and social media!

Submit your drawing before, April 11, to have it displayed by VCCU as part of National Youth Month, by email — marketing@vccuwi.com; or by Facebook message — www.facebook.com/ValleyCommunitiesCU. By submitting your photo, you are giving VCCU permission to display it on their website and social media pages. If you choose not to have your first name displayed, just use your initial(s). This is not a contest.

SAVE SMALL



DREAM BIG

SERVING YOU IN YOUR COMMUNITY AT ONE OF THESE FIVE CONVENIENT LOCATIONS!

Kronenwetter
2290 County Rd. X, Suite C
Kronenwetter, WI 54455
(715) 359-0050

Marshfield
2011 S. Central Avenue
Marshfield, WI 54449
(715) 384-2867

Mosinee
1105 Western Avenue
Mosinee, WI 54455
(715) 693-3400

Stevens Point
2940 Church Street
Stevens Point, WI 54481
(715) 341-4543

Wisconsin Rapids
440 8th Street South
Wisconsin Rapids, WI 54494
(715) 424-4400

Corporate Office
975 Indianhead Drive
Mosinee, WI 54455
(715) 693-5770

Follow Us With

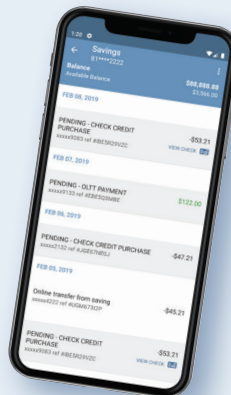
www.valleycommunities.org
 facebook.com/ValleyCommunitiesCU
 [@valleycommunitiescreditunion](https://www.instagram.com/valleycommunitiescreditunion)

Access & control your account *anywhere!*



OUR APP:

Use the camera on your smartphone to scan the QR Code to easily download our app, anywhere!**



* APR or annual percentage rate is accurate as of 01/01/2022 and is subject to change at any time. Each individual's APR is based on credit history; not all applicants will receive the lowest rate. Membership eligibility required. Other rates and terms available — visit www.valleycommunities.org. NMLS#431643. Speak with a Valley Communities Credit Union loan officer for current loan rates and terms. ** Visit www.valleycommunities.org for app disclosures.

APRIL 2022





• FROM THE CEO •

Winter can be fun, with ice skating, and sledding with the kids and grandkids, but I'm certainly ready for spring and some warmer weather!



Spring is when I start thinking about those outdoor home projects like landscaping and renovations. Spring is also a great time to think about getting away from home with an RV. It's a great way to see the country, and a safe way for families to plan summer vacations without plane trips and hotels.

We have loans to help with both of these! We have great rates, flexible payment plans, fast local loan decisions, and an amazing team of loan officers to make applying easy. Call, stop in or visit www.valleycommunities.org to see how we can help you get ready for the warm weather!

Sincerely,
Kelly Hladovcak

Kelly Hladovcak
President/CEO

• ANNUAL MEETING •

We hope to see you at the VCCU 87TH Annual Meeting on April 26th, 2022 at 6:00 pm, at the Creske Auditorium (Mosinee High School).



• SWEET HOME •

It's time for the home of your dreams with a home loan from VCCU! With local servicing and underwriting, flexible payment options, low closing costs, and free pre-qualification, our experienced lending staff can help you find the best option for your home loan. We even have a low down payment loan option for buyers who have just started building credit or have less than perfect credit.

Refinancing? We offer fixed rate loans with a variety of options and terms, so you can lock in today's low interest rates.

VCCU makes it easy to buy or refinance your dream home.

Contact a loan officer at any of our five convenient locations to get started with your application and be on your way to a bright future.

FINANCE NOW WHILE RATES ARE STILL LOW!



• CONGRATULATIONS •



After over 34 years working for our VCCU members, Bill Jarvis will be retiring in July 2022.

If you have time to stop in our Wisconsin Rapids office, Bill would greatly appreciate the opportunity to chat with you and personally thank

you for your membership or you can call him at 715-569-5364 or email him at billj@vccuwi.com.

Robin Mrozinski recently retired from VCCU after 39 years in the credit union industry.

Both Bill and Robin played a huge role in the Credit Union's success serving as Executive leaders for many years. We wish them both the best of luck in their retirement, and express our sincere appreciation to them!



• IMPORTANT INFORMATION FOR TAX REFUNDS •

To avoid delays on direct deposits of your tax refunds, make sure to use the correctly formatted account number. Wrong account numbers may cause returns to be sent back to the IRS.

VCCU's routing number is **275980735**. Your account number is the 10-digit number at the bottom of your check that begins with "0." The full 10-digits must be used. See example to right.

If you don't have checks, or want to deposit your refund to another account, please contact your local VCCU branch for assistance, or send us a message through NetBranch for assistance.

EXAMPLE:

275980735:0000099999

Credit Union Routing # ACH/Digital Format of Account #