

Memberlink

Helping You Build A Better Life!



The Card
You'll Love.
When You
Need It.



NEW!! Same Day Debit Cards!

Instant Issue Debit Cards | Many Designs To Choose From

We're excited to introduce our new **Instant Issue Debit Cards** at all of our WCCU Offices!

Instant Issue means instant access to your money. It means when you visit any WCCU office, you can leave with your activated card in hand. It means you can select a design you want choose your own Personal Identification Number (PIN) too! It means **Better Solutions** for you!

For more information visit us online at wccu.coop or stop in at any of our WCCU Offices!

Instant Issue At A Glance

- No more waiting for your new debit card to arrive by mail.
- High quality, chip activated VISA debit cards now printed in any WCCU Office!
- New accounts receive debit cards upon account opening in office.
- Replacement debit cards for*:
 - Lost or stolen debit cards
 - Debit cards that are worn out
 - Debit cards with fraud

**Fees may apply for replacement cards. The number of re-issued cards to one member may be limited.*

FAQ

Instant Issue Questions Answered

What is an "instant issue" debit card?

An instant issue debit card is a ready-to-use debit card that we can print and activate in our branches, allowing you to use them immediately!

What happens when my debit card expires?

Debit cards expire every 3 years. You will automatically receive a new standard designed card in the mail the month before your card expires, or you now have the option to come to WCCU 20-35 days before your card expires to have a new one reissued – you can even choose the design!

Can you mail me an "instant issue" card directly from WCCU?

WCCU cannot mail Instant Issue debit cards. Because these cards are activated, they must be picked up in person at a WCCU Branch. For security purposes, cards that need to be mailed come directly for our processor so that you can activate them upon receipt.

Can I select my own pin?

Yes! When you come into the branch to pick up your debit card, you will be able to select your personalized pin and leave with your activated card and use it immediately!

What about instant issue for my WCCU Credit Cards?

It is in the works! Watch for this service in 2026!



Connecting with Chris

Chris Barnick
President/CEO

As the leaves change color and the air gets a little cooler, we welcome the season of fall. For many reasons, it is my favorite time of year. Not only do I like the sweatshirt weather, but I also have a passion for the game of football. I am a fan at all levels, and I am also a volunteer coach. Personally, I love how the all the different teams bring communities together creating a sense of camaraderie and shared excitement.

In the fall at WCCU, as we finalize our strategic planning for the new year, we are excited to share ways that we are striving to bring you Better Solutions. Our WCCU team is continuing to explore ways to make your banking experience more convenient and seamless. Some great examples of this are debit card instant issue, enhancements to digital banking, and a consistent Mobile Branch schedule.

Debit Card Instant Issue: No more waiting for your new debit card or replacement card. Visit any WCCU Branch, choose from a variety of designs, and in just minutes you can walk out the door with your debit card giving you immediate access to your money!

Enhanced Digital Services: "Payrailz" coming to WCCU later this Fall. Watch for details on changes to Bill Payer Services and new Person-to-Person transfer options!

Mobile Branch: If you haven't had a chance to visit our Mobile Branch, there is still time. Our last official day is Friday, October 31st. Please see the October schedule on this page.



Mobile Branch Manager, Brittney Hengel looks forward to serving you again in the Spring of 2026!

At WCCU, we know that life is busy, and we want our banking solutions to meet you where you are at in your life! As you transition into this new season, please know that we appreciate your business and are grateful for our opportunity to serve you. Enjoy your fall!

Warm Regards,

Chris Barnick, WCCU President/CEO

International Credit Union Day

Celebrating the CU Movement October 16, 2025



COOPERATION FOR A PROSPEROUS WORLD

Credit unions strive to make the world a better place for their members by offering affordable rates and high-quality service that simplify their lives and empower them to meet their financial goals.

Why do hundreds of millions of people worldwide choose credit unions? Because each credit union puts an emphasis on providing service to its members and local communities. That local service—community by community—contributes to a global reach that touches more than 411 million members. As cooperative and democratic financial institutions, credit unions' success depends on the success of their members and their community. Your best interest is in our best interest.

On Thursday, October 16th, WCCU will join more than 74,000 credit unions from 104 countries to celebrate the 77th anniversary of International Credit Union Day®. **At WCCU, we pause and recognize this historic day with cookies and drawing for prizes at all of our branches (including our Mobile Branch).**

Be sure to follow us on Facebook and Instagram too!!

WCCU YPs *Build Relationships*



Each quarter, our Young Professionals (YP) Committee comes together for a Lunch & Learn with a Vice President or Executive Leader from across the credit union. These sessions are a great opportunity to **Build Relationships**, gain insights, and support the growth of our YPs, both within WCCU and beyond!

Mobile Branch Schedule October 2025*

Mondays
10:00AM - 2:30PM

Hillpoint Country Store
S6547 WI 130, Hillpoint

Tuesdays
9:30AM - 4:00PM

Cashton Growers Produce Auction
S347 Dell Rd., Cashton

Wednesdays
8:00AM - 2:00PM

La Farge | Zzip Stop
217 W. Main St., La Farge

Thursdays
9:00AM - 3:00PM

Boscobel | Dollar General
710 Elm St., Boscobel

Fridays
9:00AM - 3:00PM

Hillsboro Fireman's Memorial Park
E18075 WI 33, Hillsboro

*The Mobile Branch schedule will be impacted the following dates:

October 3rd and 13th - Mobile Branch Closed

October 16th - Early Closure in Boscobel at 1:30PM

Instant Issue Debit Cards Now At WCCU!

Visit us online or at a WCCU Office to print yours today!



Standard Branded
WCCU Debit Card
Also in a vertical option!



School Spirit Cards

We're teaming up with area schools!* Choose a school logo'd card to show your school spirit!

*See wccu.coop for the current list of participating schools.





Overdraft Privilege

At times, unexpected expenses can leave you with too little cash in your checking account. Having a check returned due to insufficient funds can be a costly, inconvenient and potentially embarrassing experience.

At WCCU we do not encourage overdrafts. As always, we encourage you to manage your finances responsibly. However, we want to save you from the additional merchant fees and possible damage to your credit history that might result if a check is returned. That is why we provide a discretionary service called "Overdraft Privilege" to eligible accounts in good standing. (For example, we typically do not pay overdrafts if your account has not been positive within the last 35 calendar days, you are not making regular deposits, or you have a past due loan, garnishment or levy).

With Overdraft Privilege transactions may be approved, up to the Overdraft Privilege limit, when there are insufficient available funds in your account. A \$20 fee will be charged per presentment against insufficient available funds and will reduce the amount of Overdraft Privilege that is available to you. Please be aware that Overdraft Privilege is intended for inadvertent or occasional use, such as a balance miscalculation. You are encouraged to use other overdraft protection services WCCU offers, such as an automatic transfer from a savings account, as your first line of defense against overdrafts.

Overdraft Privilege is automatically provided to eligible accounts and there is no charge unless you use the service. If you prefer not to have Overdraft Privilege on your account, please contact any of our WCCU offices and we will remove it.

VERY IMPORTANT:

The above protection will cover only checks, ACH items, in person withdrawals and any recurring debit card transactions. If you wish to extend your Overdraft Privilege to cover ATM and everyday debit card transactions, the regulation requires that you give WCCU your consent by "Opting In". To do this, simply contact any of our WCCU Offices or use the Overdraft Privilege widget to enroll yourself. If you have already given WCCU your consent, there is no need to opt in again. Although you do not ever expect to use it, it will give you peace of mind knowing the Overdraft Privilege is there if you need it.

**Subject to WCCU discretion. An Overdraft fee of \$20 per presentment will be charged for overdrafts. There is a cap of \$100 per day on the total amount of fees we can charge you for overdrawing your account. Payment of your overdraft is discretionary and we reserve the right not to pay. WCCU has the right to require payment to bring the account current immediately after an overdraft.*

How Has SECURE 2.0 Affected 401(k) Plans?

Since its inception in 1980, the 401(k) plan has become a key tool in helping Americans build wealth. In fact, the number of people who have become millionaires through their 401(k) plans reached 537,000 in 2024, a 27% increase from 2023.¹ The SECURE 2.0 Act, passed in 2022, introduced new features designed to make 401(k)s even more appealing to workers. The following features are optional for employers, and while some have been adopted, others have yet to gain traction.

Emergency access

In most cases, early withdrawals from 401(k) plans are subject to ordinary income tax and an additional 10% early distribution penalty. However, there are certain exceptions to the penalty, including several introduced by SECURE 2.0:

- Withdrawals of up to \$1,000 for personal or family emergencies
- Distributions of up to \$22,000 for expenses related to a federally declared natural disaster
- Withdrawals of up to the lesser of \$10,500 (in 2025) or half the account balance for an account holder who is the victim of domestic abuse
- Distributions to a terminally ill employee

In addition, SECURE 2.0 ushered in a new option to help employees save for emergencies, known as a pension-linked emergency savings account (PLESA). Also called a "sidecar" account, a PLESA allows workers to make Roth-type contributions, which means they are not tax deductible, but withdrawals are tax-free. Employees can save up to \$2,500 each year (or a lower limit, as determined by the employer), and money is invested in lower-risk vehicles. Employees are allowed to make withdrawals at least once per

month, generally for any reason.

SECURE 2.0 also authorized employers to allow workers to "self-certify" their need for hardship withdrawals, which are distributions permitted in certain situations if the employee has limited financial resources. Previously, employees were required to prove they had an "immediate and heavy financial need" for the money. (Note that hardship withdrawals and \$1,000 emergency withdrawals are different types of distributions.)

Super catch-ups

Catch-up contributions, which allow employees age 50 and older to contribute more to their 401(k) plans than younger workers, have existed since 2001. Thanks to SECURE 2.0, employers may now allow workers who reach age 60 to 63 during the year to contribute even more through what have become known as "super catch-ups." In 2025, all 401(k) plan participants can contribute up to \$23,500. Employees age 50 to 59 and 64 and older can contribute an additional \$7,500, and those who reach age 60 to 63 can contribute an additional \$11,250. These limits are indexed to inflation, which means they are periodically increased.

Student loan match

This program is designed to help alleviate the risk that some workers may be unable to save for retirement while paying off student debt. Through the student loan match, employers can make matching contributions into a retirement savings account based on an employee's student loan payments.

Roth match

With this option, employees can have their employer matching and non-elective contributions invested on a Roth, rather than a pre-tax,

basis. The benefit is that, under current law, this feature can help workers build a source of potentially tax-free retirement income, provided certain conditions are met. A Roth distribution is tax-free if it is made after the account has been held for at least five years and the employee reaches age 59½, dies, or becomes disabled.

401(k) Appreciation Day

Percentage of retirement plan participants who agree with the following statements:



89%

"My plan account helps me think about the long term, not just my current needs."



87%

"Payroll deduction makes it easier for me to save."



48%

"I probably wouldn't save for retirement if I didn't have a retirement plan at work."

Source: Investment Company Institute, January 2025

Which features are being adopted?

The new exceptions to the 10% penalty, the self-certification for hardship withdrawals, the super catch-ups, and the Roth matches are among the new plan features employers are adopting. On the other hand, employers have been slow to launch PLESAs and offer the student loan match. Industry observers indicate it may be due to the technology and/or added administrative burden these features

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Brandi Walton, Investments & Wealth Advisor

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Or call your local WCCU office and ask to be connected with Brandi, or Brandi's voicemail at extension 1756.

(Calls are forwarded so you may experience a delay or be asked for a name and phone number in the event the call disconnects.)

Fax: 1-888-509-4597 (This is a direct and secure fax line to WCCU Investment Consultants)

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820 Viking Drive, Reedsburg, WI • 70 Commerce St., Lake Delton, WI • 138 Northridge Dr., Portage, WI



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FALL SHRED EVENT

SATURDAY, OCTOBER 18TH ★ 8:30 AM - 11:30 AM

AT THE FOLLOWING WCCU LOCATIONS:

★ BARABOO ★

★ RICHLAND CENTER (MAIN OFFICE) ★

★ VIROQUA ★

New hats and mittens or freewill donations will also be accepted at the WCCU Shred Events. All donations will be shared with our communities in need.



News & Updates From WCCU



Upcoming Holiday* & Event Schedule

All Locations' Hours Impacted On The Following Days:

October 13, 2025 | WCCU Education Day
All Locations Closed
(Columbus Day/Indigenous Peoples Day)

November 11, 2025 | Veterans Day - Closed

November 27, 2025 | Thanksgiving - Closed

December 24, 2025 | Christmas Eve - Closing at Noon

December 25, 2025 | Christmas Day - Closed

December 31, 2025 | New Year's Eve - Closing at 3PM

January 1, 2026 | New Year's Day - Closed

**Please note, you can access your account online in Online Banking or on the WCCU Online Banking App when our WCCU Branches are closed. Processing times will be impacted when WCCU Branches are closed on Federal Holidays. Please be sure to plan accordingly for the timing of any Mobile Check Deposits and Online ACH Transfers you may have.*

Christmas Club

Congratulations on saving throughout 2025!



Your accumulated savings and dividends from your Christmas Club account were paid out on October 1st. These funds were directly deposited into your Savings Account.

Your Christmas Club Account will automatically renew for 2026. If you would like to make any changes, please contact us.

Be sure to make arrangements to **pick up your free gift for having a Christmas Club Account.**

If you forgot to save with a Christmas Club Account this year, opening an account is easy and automatic transfers make saving simple, too! Call or chat with us online for more details - **and receive a free gift when you open your Christmas Club Account!**

Proudly serving Southwest Wisconsin for over 80 years! Helping you build a better life!



Baraboo
(608) 356.5500

Cashton
(608) 654.7580

Coon Valley
(608) 452.2444

Lake Delton
(608) 678.4000

Portage
608.745.1600

Prairie du Sac
(608) 643.0006

Reedsburg
(608) 768.9228

Richland Center
(608) 647.8835

Viroqua
(608) 637.6200

Westby
(608) 634.3118

WCCU On The Go: www.wccu.coop | Online Banking & Mobile App | WCCU Mobile Branch

Memberlink is published quarterly for WCCU Members. Contact: Ph. 608-634-3118 | Write: Kerri Theige - P.O. Box 70, Westby, WI 54667-0070 | Email: katheige@wccu.coop

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