

Memberlink

Helping You Build A Better Life!



AUTUMN 2026

Ask Us About... Instant Issue Credit Cards!



There's A Faster Way To Get A Credit Card... Instant Issue Credit Cards At WCCU!

No more waiting days for your new credit card to arrive in the mail! Whether you're opening a new account, replacing a lost card, or upgrading to a new one, you can walk out of any WCCU branch with your card in hand — ready to use immediately!

With this new service, members can receive a fully functional consumer credit card on the spot

at any participating branch. This eliminates the traditional wait time for mailed cards and allows you to begin making purchases immediately — in-store, online, or through your mobile wallet.

Visit any of our WCCU branches today and experience the convenience of instant access to your credit card.

Why You'll Love Instant Issue:

Immediate Access
Start using your card the same day!

Added Convenience
No mailing delays or temporary cards.

Secure & Safe
Your card never sits in a mailbox.

FALL SHRED EVENT

SATURDAY, OCTOBER 17TH ★ 8:30 AM - 11:30 AM

AT THE FOLLOWING WCCU LOCATIONS:

★ BARABOO ★

★ RICHLAND CENTER (MAIN OFFICE) ★

★ VIROQUA ★



Connecting with Chris

Chris Barnick
President/CEO

One of the most rewarding aspects of my position is seeing how our work directly impacts our members and our communities.

Each day, I see how our mission affects real lives. **Helping You Build a Better Life** reaches beyond our members to include our communities.

Please know that while our staff enjoy “telling” you about our products and services their goal is simply to make you aware of what we offer and how you may benefit.

As we share information about instant issue cards, refinance specials, or tell you about something new, our goal is to keep you informed and let you know of options that may strengthen your financial health.

**If it benefits you,
it benefits our
local communities.**



Supporting our local food pantries.

Each year, we receive hundreds of requests for donations, sponsorships, and volunteers. When you choose to do your banking with WCCU, you're doing more than managing your money — **you're investing in your community.**

**Credit unions are member-owned,
not-for-profit financial cooperatives.**

What does this mean?

Every dollar you deposit, every loan you take, and every service you use helps generate resources that can be used, for example, to help sponsor youth activities, support service organizations, and provide resources to programs that benefit our friends and neighbors.



Supporting youth programs and financial education.

Knowing that WCCU helps our communities bridge gaps in access to resources, support vulnerable populations, and strengthen local networks is incredible.

Thank you for being part of our story and for supporting our mission.

Warm Regards,

Chris Barnick, WCCU President/CEO

WCCU Board of Directors News



Christine Sloat

Thank Christine for her years of service, leadership, and commitment to WCCU. Her contributions will be greatly appreciated and remembered for years to come.

Thank You Christine Sloat
Dedicated To WCCU Since 2015

After more than a decade of dedicated service to WCCU, Christine Sloat is stepping down from the WCCU Board of Directors. Christine has shared her extensive experience and knowledge in civil engineering, business, risk management, and community leadership. Her passion for helping to build better lives has been a constant as she served on our Board of Directors. We sincerely



Ben Craker

Welcome Ben Craker

Ben Craker is the Portfolio Manager at AgGateway, a multi-national nonprofit organization where he helps members develop data standards and other resources across agricultural industry sectors to collaboratively solve digital challenges. Prior to joining AgGateway staff in 2022, he spent eighteen years in the farm equipment and technology industry- first at AGCO then at Kuhn North America. He held positions in marketing, sales,

partnering, and product management. He grew up on a farm in Reedsburg before graduating from the University of Wisconsin-Platteville with an Ag Business degree with an engineering technology emphasis. In addition to serving in different capacities within the ag industry, Ben in the Board President of the Agricultural Data Coalition. He is also a volunteer for the Jolly Beavers 4H Club/Sauk County 4H. Ben just completed construction of a new house where he and his wife Jackie and their three children live. It is located on the family farm allowing them to help with day-to-day operations.



**Board of Directors
Meet & Greet**

**WCCU Reedsburg - Main
820 Viking Drive, Reedsburg
Tuesday, November 17
3:30 - 5:00 PM**

**Meet Board Members | Ask Questions
More Info To Come!**

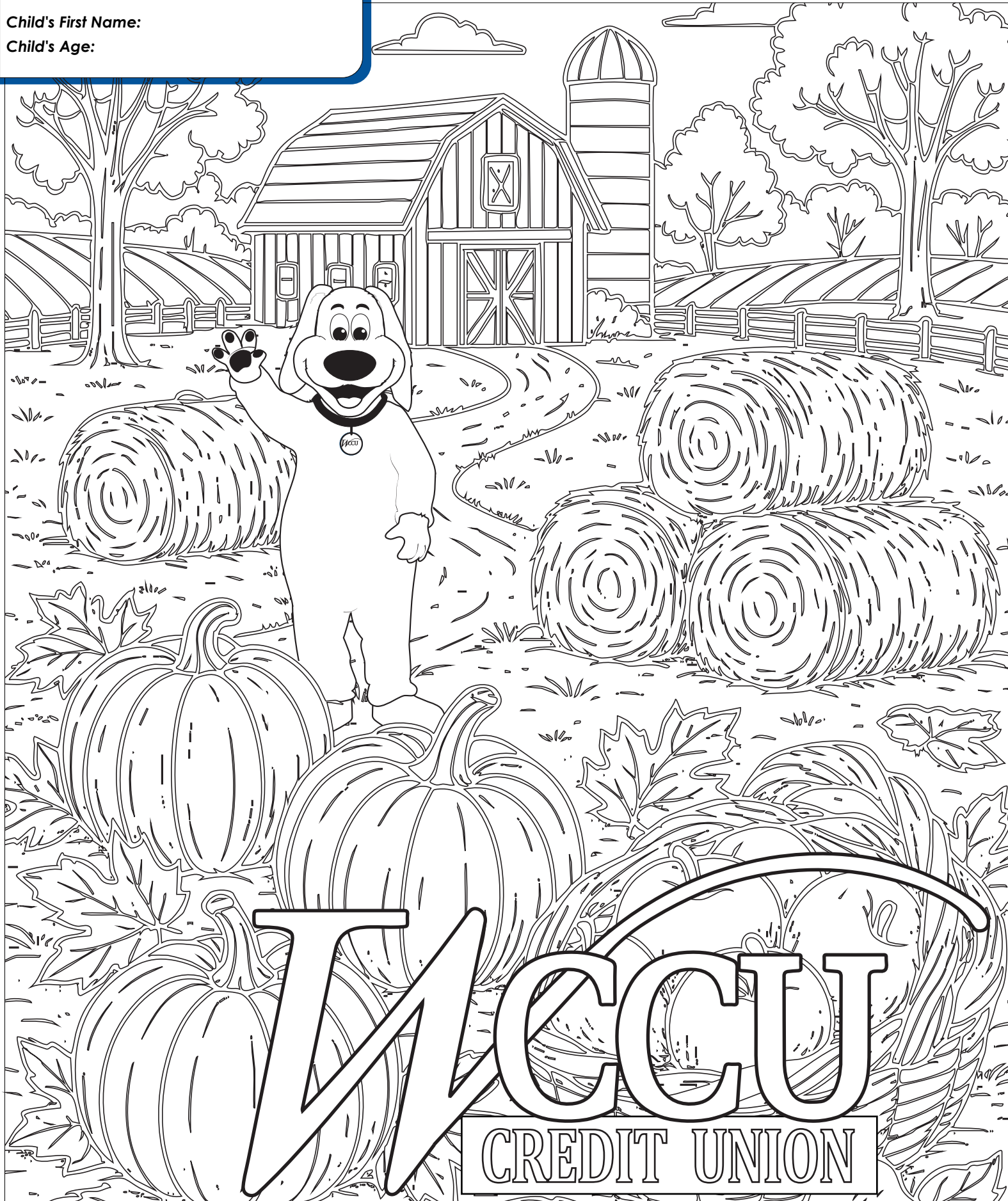
Work With Us!



- Great Careers! Starting at \$20/hr or more!
- Business Casual Environment
- Advancement Opportunities
- Remote & Hybrid Opportunities

Child's First Name:

Child's Age:



WCCU
CREDIT UNION

Color and return to any WCCU location. Ten lucky winners will be randomly chosen to win \$10. Entry must be postmarked or returned by 10/31/26. Winners will be announced in the WCCU Winter Newsletter.

Please print the following information:

Email:

Phone:

Address:

Child Name:

Parent/Guardian Name:



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 \$25 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 \$25 per presentment will be charged for overdrafts. There is a cap of \$125 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.*

New Job or Retirement? Take Control of Your 401(k)

When you leave your job or retire, you may have four options to manage funds in a work-based retirement plan, such as a 401(k), 403(b), or 457(b) plan.

Rollover to an IRA

The option that could give you the most control is to roll some or all of the funds to an IRA. IRAs typically offer a wider variety of investments than employer plans and enable you to consolidate retirement assets in a single account. Moreover, the IRA is yours to keep and control, regardless of your employment situation.

You can generally transfer funds without tax liability from a traditional employer account to a traditional IRA, or from a designated Roth employer account to a Roth IRA. Employer matching funds may be allocated to a traditional account even if the employer matches Roth contributions; if so, you might consider rolling funds to both a traditional and a Roth IRA.



You can convert traditional employer account funds to a Roth IRA, but you would owe income taxes (payable in the year of conversion) on the taxable portion of the conversion amount, generally the whole amount minus any after-tax contributions.

A rollover must be executed properly to preserve the tax-advantaged status of the funds. You can typically arrange a direct rollover (trustee-to-trustee transfer) by contacting the administrators of your employer plan and your IRA. The transfer may be electronic, or you could receive a check made out to the receiving IRA trustee, which you should mail to the appropriate address. There is no withholding, because the money is not considered as passing through your hands.

If you receive a check made out in your name, 20% of the distribution will generally be withheld for federal income taxes. In order to retain the tax-advantaged status, you must roll the distribution, including the 20% withheld, to the IRA within 60 days; otherwise, it will be considered a taxable distribution. You would have to pay the 20% withholding out of your own funds and wait for a potential tax refund of the withheld amount.

Rollover alternatives

If you don't want to transfer the funds to an IRA, you typically have three other options.

Leave assets in former employer's plan. If the vested portion of the employer account is more than \$7,000, you generally can keep it in the plan at least until you reach the plan's normal retirement age. This strategy might make sense if fees are low and you are satisfied with the investment options. Your plan may offer investments not available in an IRA, and the cost structure for plan investments might be more favorable than for those in an IRA. Keep in mind that you can no longer contribute to or borrow from the plan.

Reasons to Roll

More than three out of five households who owned traditional IRAs in 2025 had executed at least one IRA rollover from a work-based retirement plan. These were the top reasons for the most recent rollover (multiple responses allowed).



63%
Consolidate assets



62%
Did not want to leave assets with former employer



58%
Preserve tax treatment of savings



56%
More investment options

Source: Investment Company Institute, 2026

Transfer assets to a new work-based retirement plan. You might prefer this if you are moving to a new job. Again, your decision may depend on investment options, fees, and expenses, and whether the new plan allows you to transfer the assets.

Withdraw the money. Cashing out is generally unwise because you would pay current income taxes and lose out on potential tax-advantaged growth. For immediate cash, you could make a partial withdrawal and preserve the tax-advantaged status of the remaining funds through one of the other options, including a direct rollover.

Distributions from traditional IRAs and traditional employer-sponsored retirement plans, and the earnings portion of non-qualified distributions from Roth IRAs and designated Roth accounts, are taxed as ordinary income. Withdrawals

prior to age 59½ (or age 55 for an employer plan if leaving the job) may be subject to a 10% penalty, with some exceptions. To qualify for the tax-free and penalty-free withdrawal of earnings, a Roth IRA must meet a five-year holding requirement, and the distribution

must take place after age 59½, unless another exception applies. A Roth IRA is not subject to required minimum distributions during the original owner's lifetime.

Generally, employer plan assets have unlimited protection from creditors under federal law, whereas IRA assets are protected in bankruptcy proceedings only (state laws vary).

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Brandi Walton, Investments & Wealth Advisor

Contact WCCU Investment Consultants • (608) 634-7756 • 1333 South Blvd., Baraboo, WI 53913

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)

Email: info@wccuinvestmentconsultants.com | **Learn More:** www.wccuinvestmentconsultants.com

Additional Offices 501 North Main St., Westby, WI • 1302 North Main St., Viroqua, WI • 2403 Hwy 14 East, Richland Center, WI
820 Viking Drive, Reedsburg, WI • 70 Commerce St., Lake Delton, WI • 138 Northridge Dr., Portage, WI



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Investments are not insured by the FDIC/NCUA and are not deposits or other obligations of, or guaranteed by, any depository institution. Funds are subject to investment risks, including possible loss of principal investment.

This communication is strictly intended for individuals residing in the states of Arizona, Colorado, Illinois, Minnesota, and Wisconsin. No offers may be made or accepted from any resident outside these states due to various state requirements and registration requirements regarding investment products and services.



Upcoming Holiday* & Event Schedule

All Locations' Hours Impacted On The Following Days:

October 12, 2026 | WCCU Education Day
All Locations Closed
(Columbus Day/Indigenous Peoples Day)

November 11, 2026 | Veterans Day - Closed

November 26, 2026 | Thanksgiving - Closed

December 24, 2026 | Christmas Eve - Closing at Noon

December 25, 2026 | Christmas Day - Closed

December 31, 2026 | New Year's Eve - Closing at 3PM

January 1, 2027 | 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 2026!



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 2027. 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!**

In Memory Of Teri Mathison



We are deeply saddened by the unexpected passing of Teri Mathison. For over 32 years, Teri was a cherished member of our WCCU family.

As a Commercial Lender and prior Westby Branch Manager, Teri treated everyone she met with kindness and compassion.

With a sincere word, a helping hand, or simply by being there when it mattered most, Teri had a gift of always making others feel welcome and comfortable.

Teri will be remembered for her genuine smile, cheerful laugh, and unwavering dedication. Her

contributions went far beyond her professional role, as she built lasting friendships, inspired those around her, and left an indelible mark on our organization and our community.

Teri's absence continues to be felt deeply, but her spirit will live on in the countless lives she touched. We are grateful for the many ways Teri enriched our lives – her laughter was a reminder of how she was able to find joy in every day.

Our thoughts are with her loved ones as we remember and honor her remarkable life.



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

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