

Memberlink

Helping You Build A Better Life!



SPRING 2026

Build A Better Life With Your Home's Equity



Flexible funds for home projects & more!

- ✓ Kitchen Remodel
- ✓ Replace Windows
- ✓ New Roof
- ✓ Pay for College
- ✓ Consolidate Debt
- ✓ Unexpected Expenses
- ✓ New Vehicle

APR* As Low As Prime Minus 1.5%

GREAT RATES! GREAT TERMS!

- ✓ Monthly Payment = \$1.75 per \$100 borrowed (\$50 minimum payment).
- ✓ 1st Draw Minimum: \$1,000
- ✓ Additional Draws: \$300 thereafter
- ✓ 10-Year Draw Period
- ✓ Establish a credit up to 90% of the equity of your home. (Equity = Appraised Value minus Amount Owed)
- ✓ Available for first or second lien.
- ✓ Transfer funds as needed via online banking or by contacting any WCCU Branch.

SPRING HELOC SPECIAL!

NO Appraisal Fee

PLUS \$350 towards closing costs!

Offer Ends May 31st, 2026



*APR = Annual Percentage Rate. Variable APR will be based upon your creditworthiness, lien position, and loan-to-value and is indexed to The Wall Street Journal Prime. APR is subject to change monthly but cannot exceed 18% or go below 4.0%. Minimum monthly payment will be (a) \$50 or (b) \$1.75 per \$100 borrowed. Check with your tax advisor to determine if your HELOC interest payments are tax-deductible. Membership eligibility required. NMLS ID #486034.



Connecting with Chris

Chris Barnick
President/CEO

Spring is here, and with it comes that fresh, energizing feeling we've all been waiting for. Just like the season, your credit union is buzzing with new ideas, exciting projects, and plenty of reasons to feel optimistic.

Our new debit card enhancements have been popular, especially instant issue in our branches and the new contactless feature (also known as tap and pay).

If you haven't done so yet, I encourage you to take advantage of this free upgrade today by simply coming to any WCCU branch and walking out with your new card!

We are also very excited our new online P2P service (person to person payments). It is a great way to transfer money to friends and relatives.

The generosity of our Board, Management and staff is a constant reminder that our greatest strength lies in our shared humanity.

WCCU recently donated a total of \$15,000 to local food pantries. With more families facing food insecurity and rising grocery costs, it was critical for us to expand our efforts and reach more people.

In addition, over 70% of our staff participate in a program called Dollars for a Difference. They donate money from each paycheck into a special fund and then help select recipients of the annual donations.

This past year, our staff donated \$9,000 to 37 non-profit organizations throughout our local communities in Southwestern Wisconsin.

As we move into the second quarter, we will continue to build on our progress, to live our values, and to demonstrate our commitment to helping you build a better life. Thank you for your patronage.

Best wishes to you for a happy and prosperous Spring!

Warm Regards,

Chris Barnick, WCCU President/CEO

MOBILE BRANCH...*On The Road Again!*

Watch for our new look and new schedule!

Here's what members had to say about their Mobile Branch experience last year:

It saves me a trip to my local branch and is super convenient. Nice, friendly staff.
Dustin N.

It is very convenient for me that you give this service! Thank you!
Laurie R.



So convenient when you are working! No need to take time off work [to travel to a branch]!
Byron S.

It saves me time!
Joe K.



No waiting!

Stop by any WCCU Location for a new instant issue debit card! Choose your design!



FREE Upgrade!

Bring your old (non-contactless) debit card in for a **FREE** contactless upgrade!



Tap & Pay!

Easily & securely pay at any contactless location with the tap of your contactless card!



Electronic Funds Transfer (EFT) Agreement & Disclosures

This Electronic Funds Transfer Agreement (“Agreement”) explains your rights and responsibilities when you use electronic funds transfer (EFT) services provided by Westby Co-Op Credit Union (“Credit Union” or “WCCU”).

1. EFT SERVICES AVAILABLE

You may use the following EFT services, as applicable to your account:

- ATM withdrawals, balance inquiries, and transfers
- Debit card purchases and cash back
- Direct deposits and preauthorized payments (ACH)
- Online banking transfers
- Mobile banking transfers
- Telephone banking transfers

Not all services may be available on all accounts or at all times.

2. TRANSFER LIMITS

For security and regulatory reasons, we may place limits on EFTs, including but not limited to:

- ATM cash withdrawals: \$500 per day
- Debit card purchases: \$2,500 per day

Limits may change or be suspended in emergency situations.

3. FEES

We may charge fees for EFT services as disclosed in our **Fee Schedule**, which is incorporated by reference and provided separately at any branch location or online at www.wccu.coop. Examples may include:

- ATM withdrawal fees
- ATM balance inquiry fees
- Debit card replacement fees
- Expedited transfer or bill payment fees

Important: When you use an ATM not owned by us, the ATM operator or network may charge you a fee.

4. BUSINESS DAYS

Our business days are Monday through Friday, excluding federal holidays.

5. DOCUMENTATION

You will receive documentation of EFTs as follows:

- ATM receipts (unless unavailable or declined)
- Periodic statements showing EFT activity
 - Monthly if EFTs occurred during the cycle
 - At least quarterly if no EFTs occurred

You may also access transaction history through online or mobile banking.

6. STOP PAYMENT OF PREAUTHORIZED TRANSFERS

You may stop payment of a preauthorized EFT by notifying us at least **three (3) business days** before the scheduled transfer date.

To request a stop payment, contact us at:

Westby Co-op Credit Union

Phone: 1-608-634-3118

Address: 501 N Main Street, Westby, WI 54667

We may require written confirmation of your stop-payment request within 14 days of an oral notification.

7. NOTICE OF VARYING AMOUNTS

If a preauthorized EFT varies in amount, the payee must notify you at least 10 days before the scheduled transfer date, unless you elect to receive notice only when the transfer differs from the previous amount by more than a specified dollar amount.

8. YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS

Notify us **IMMEDIATELY** if you believe your debit card, PIN, password, or access device has been lost or stolen, or if you believe

an unauthorized EFT has occurred. Your liability depends on how quickly you notify us:

- **Within 2 business days:** Up to \$50
- **After 2 business days but within 60 days:** Up to \$500
- **After 60 days** after your statement is sent: You may lose all money transferred after the 60 days

9. CONTACT INFORMATION FOR UNAUTHORIZED TRANSFERS

Report unauthorized transfers or suspected fraud immediately at:

Westby Co-op Credit Union

Phone: 1-608-634-3118

Address: 501 N Main St, Westby, WI 54667

10. ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers:

Call or write us at the phone number or address listed above as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed.

You must contact us no later than 60 days after we sent you the FIRST statements on which the problem or error appeared.

When you contact us, please provide:

- Your name and account number
- A description of the error
- The dollar amount of the suspected error
- Why you believe an error has occurred

We will determine whether an error occurred within 10 business days after hearing from you and will correct any error promptly. If we need more time, we may take up to 45 days. If applicable, we will provisionally credit your account during the investigation.

11. CONFIDENTIALITY OF ACCOUNT INFORMATION

We will disclose information about your account or EFTs only:

- To process transactions
- To verify funds
- To comply with legal requirements
- With your permission

12. CREDIT UNION LIABILITY

If we fail to complete an EFT on time or in the correct amount according to this Agreement, we may be liable for your losses or damages, unless:

- You did not have sufficient available funds
- Circumstances beyond our control prevented the transfer
- The account is inactive, blocked, or subject to legal process
- The transfer was not properly authorized.

13. CHANGES AND TERMINATION

We may change this Agreement or terminate EFT services by providing advance notice as required by Regulation E.

We may immediately suspend or terminate EFT services if your account is closed or not in good standing.

14. GOVERNING LAW

This Agreement is governed by federal law, including the Electronic Fund Transfer Act and Regulation E, and by the laws of the State of Wisconsin to the extent not preempted.

15. ACKNOWLEDGMENT

By using WCCU's electronic fund transfer services, you acknowledge receipt of this Agreement and agree to the terms and conditions herein.



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.*

Mega Backdoor Roth: A Tax-Friendly Retirement Strategy For Serious Savers

Contributing to a traditional 401(k) or IRA can help reduce your current tax bill, but you may run into some drawbacks in retirement. Withdrawals are taxed as ordinary income, and you must take required minimum distributions (RMDs) once you reach age 73 (age 75, for those born in 1960 or later). On the other hand, qualified Roth distributions are tax-free after age 59½, as long as you've held the account for at least five years.* Plus, Roth accounts are not subject to RMDs during your lifetime.

Roth IRA contribution limits are somewhat low (\$7,500 in 2026, or \$8,600 if you are age 50 or older), and you can't contribute at all if your income exceeds certain annual limits (\$168,000 for single filers and \$252,000 for joint filers in 2026). You can make larger contributions to a Roth 401(k) regardless of your income.

If you have a sizeable income and would like to shelter as much as possible in a Roth account for the future, find out if your employer's 401(k) plan allows both after-tax contributions and in-service withdrawals. If so, you could also make special after-tax contributions to your traditional 401(k) and then move (or convert) the funds to a Roth IRA or a Roth 401(k). This strategy — called the mega backdoor Roth — is only an option for some people under limited circumstances.

SAVING TO THE MAX

The employee contribution limit for 401(k), 403(b), and government 457(b) plans is \$24,500 in 2026, with an additional \$8,000 catch-up contribution for those age 50 to 59, and 64 and older, for a total of \$32,500. Workers age 60 to 63

can make a larger "super catch-up" contribution of \$11,250 in 2026 for a total of \$35,750. Like all catch-up contributions, the age limit is based on age at the end of the year, so you are eligible to make the full \$11,250 contribution if you will turn 60 to 63 any time during 2026 (but not if you will turn 64). However, there is one important change that takes effect in 2026: high earners with incomes exceeding \$150,000 (based on the previous year's W-2 wages) must direct all of their catch-up contributions to a Roth account.

The combined total for salary deferrals in 2026 (not including catch-up contributions), employer contributions, and employee after-tax contributions is \$72,000 or 100% of compensation, whichever is less. You generally must max out salary deferrals before you can make additional after-tax contributions. For example, if you are age 60, and you contribute the maximum \$35,750 to your 401(k), and your employer contributes another \$18,000, you may be able to make an after-tax contribution of \$29,500 for a grand total of \$83,250.

FAST TRACK YOUR ROTH CONVERSION

Your after-tax contributions are not taxable upon withdrawal, but any converted earnings would be



taxed as ordinary income. Thus, if in-service withdrawals are permitted, it may make sense to transfer your after-tax contributions to a Roth account as soon as possible to help reduce the amount of investment growth and the resulting tax burden.

Bear in mind that 401(k) distributions are subject to the pro-rata rule, which requires you to withdraw proportional amounts of pre-tax and after-tax amounts if your account balance contains both types of contributions. So if your 401(k) balance is \$100,000 (\$80,000 in pre-tax money and \$20,000 in after-tax money), any distribution, including a conversion, must also consist of 80% pre-tax dollars and 20% after-tax dollars. In this case, you might avoid triggering taxes on the distribution by moving your pre-tax dollars to a traditional IRA at the


same time your after-tax dollars are transferred to a Roth account.

If your employer accounts for pre-tax and post-tax contribution amounts and associated earnings separately, you might be able to withdraw your entire after-tax balance (including the taxable earnings) and leave your pre-tax account balance in the 401(k). Again, the tax bill may be minimal if the conversion is completed soon after making the after-tax contribution (or you roll the earnings portion into a traditional IRA).

You might consider yourself lucky if your plan allows after-tax contributions; it's not very common, especially at smaller companies. If your workplace plan allows after-tax contributions but doesn't permit in-service withdrawals, this strategy might still be worthwhile if you expect to retire or leave your employer in the near future.

**Distributions from traditional or Roth accounts taken prior to age 59½ may be subject to a 10% federal tax penalty, with certain exceptions, as well as ordinary income tax.*

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If you have a sizeable income and would like to shelter as much as possible in a Roth account for the future, find out if your employer's 401(k) plan allows both after-tax contributions and in-service withdrawals.



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



Brandi Walton of WCCU Investment Consultants offers securities and advisory services through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser. WCCU Investments and Westby Co-op Credit Union are not a Registered Broker-Dealer or Registered Investment Adviser. Westby Co-op Credit Union and Commonwealth Financial Network® are separate and unaffiliated entities. Fixed insurance products and services are separate from and not offered through Commonwealth Financial Network®.

Westby Co-op Credit Union and Commonwealth are engaged in a referral arrangement where Westby Co-op Credit Union refers potential clients to Commonwealth. Westby Co-op Credit Union receives a percentage of the commissions and fees, as applicable, received by Commonwealth resulting from these referrals. In instances where the Advisor is also an employee of Westby Co-op Credit Union, Westby Co-op Credit Union receives a substantial percentage of such fees and commissions. These payments create

a financial incentive for Westby Co-op Credit Union to recommend Commonwealth over other firms where no compensation is received, resulting in material conflicts of interest. Westby Co-op Credit Union is not a client of Commonwealth. This referral may not be representative of the experience of others and is not a guarantee of future performance or success. To learn more about Commonwealth, search them wherever local business are reviewed.

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.

News & Updates From WCCU



Upcoming Holiday* & Event Schedule

April 3, 2026 / Good Friday - Lobbies Closed 12-3 PM
(Drive Up & Call Center will remain open)

April 18, 2026 / Shred Event (See Details This Page)

April 24, 2026 / CMN Bake Sale (See Details This Page)

May 12, 2026 / Annual Meeting (See Details This Page)

May 25, 2026 / Memorial Day - All Locations Closed

June 19, 2026 / Juneteenth - All Locations Closed

July 4, 2026 / Independence Day - All Locations 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.

FREE SPRING SHRED EVENT

SATURDAY | APRIL 18TH | 8:30 - 11:30AM

AT THE FOLLOWING WCCU LOCATIONS:
REEDSBURG MAIN • RICHLAND CENTER MAIN • VIROQUA

LIMIT THREE LARGE BOXES PER PERSON

CMN BAKE SALE APRIL 24TH

Select WCCU Branches* will be holding a Children's Miracle Network (CMN) Bake sale on Friday, April 24th, 8:30AM until sold out. All proceeds will be donated to CMN, supporting LOCAL families with children facing chronic illness, trauma, and disability.

*Visit a participating branch:

Lake Delton, Reedsburg West, Richland Center Main, Richland Center Orange Street, and Westby.

WCCU Annual Meeting

All WCCU Members Invited to Attend
Tuesday, May 12, 2026 at 5:30PM in Viroqua

Vernon County Fairgrounds
Vernon Memorial Healthcare Building

Sandwiches will be served and then a brief meeting will be held. All members present are invited and eligible to play bingo for cash prizes! Other prizes will also be given to those present.

****RSVP Required by May 1st****

To properly accommodate those who would like to attend, we are requiring a RSVP to reserve your seat, food, and bingo card.

Please contact any of our WCCU offices by May 1st or visit us online at www.wccu.coop.

2026 Board of Directors Election Information

All eligible* voting members have the option of voting with an assigned Personal Identification Number (PIN) or by using your account number. Both methods are secure. PIN numbers have been sent to all eligible voting members.

Members with an e-mail address on file with WCCU should have received their PIN via the e-mail address provided. All other eligible members should have received their PIN by standard mail. If you have not received information about the election prior to April 15, 2026, please contact your local WCCU or visit our website for more information.

Election results will be announced at WCCU's Annual Meeting at the Vernon County Fairgrounds – Vernon Memorial Healthcare Building in Viroqua on Tuesday, May 12th, 2026 at 5:30 p.m.

*You are eligible to vote if you are the primary owner listed on the account (the primary owner is defined as the person whose Social Security Number/Tax ID# is primary on the account), have been a member for 3 months, and you are over the age of 18.

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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THIS CREDIT UNION IS FEDERALLY INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION. EQUAL HOUSING OPPORTUNITY.