

Memberlink

Helping You Build A Better Life!



SUMMER 2026



WCCU Mobile Branch On The Road Again!

NEW LOOK, SAME GREAT SERVICE, BROUGHT CLOSE TO YOU!

WCCU Credit Union's Mobile Branch brings convenient, community-focused banking services directly to the areas we serve. Our goal is to make everyday banking easier by providing members with access to essential financial services closer to home.

Whether you're opening a new account, applying for a loan, making deposits, withdrawing cash, or simply speaking with a WCCU team member, our Mobile Branch delivers the same friendly service and personalized support you expect from a traditional branch location.

The WCCU Mobile Branch travels throughout our local Wisconsin communities to provide accessible financial services where members live, work, and gather. We understand that convenience matters, which is why we continue expanding opportunities for members to connect with us outside of our branch locations.

From rural communities to local events and scheduled stops, we are committed to helping individuals and families reach their financial goals while maintaining the personal service WCCU is known for.

Mobile Branch Schedule 2026

Mondays 10:00AM - 2:30PM	Hill Point Badger Tools & Supply S6543 WI 130, Hill Point
Tuesdays 9:00AM - 3:00PM	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	Sparta Theisen's NEW! 3000 S. Black River St., Sparta

**The Mobile Branch will not be available the following dates:
July 3rd and 23rd | August 13th | September 7th | October 12th*

Mobile Banking Services Available At WCCU's Mobile Branch

- ✓ Open Accounts
- ✓ Deposit Checks & Cash
- ✓ Apply For A Loan
- ✓ ATM For Withdrawals

And So Much More!





Connecting with Chris

Chris Barnick
President/CEO

We recently experienced a reminder of how everyday life can change very quickly. On April 14th, the Westby area community experienced a storm that produced baseball sized hail. Many of our members and employees suffered significant damages to their homes, vehicles and other personal property.

Hundreds of vehicles had broken windows and sunroofs and were immediately considered undrivable or totaled. Most houses require new roofs and siding. In addition, a lot of personal property was badly damaged.

After the shock of what happened subsided, reality set in. People were suddenly without transportation and were scrambling to get roofs tarped to prevent leaking and further damage. In the meantime, people were having to reach out to many different insurance providers and determine how all of this would impact them financially.

At WCCU, we enacted our **EMERGENCY RELIEF LOAN PROGRAM**. This program gives qualifying members affected by an extraordinary event to take advantage of the following options: (1) Deferrals and/or (2) Emergency Relief Loan.

Examples of use: Rental vehicle, cover the gap if no gap insurance, insurance deductibles, covering other bills if taking time off work, uninsured or underinsured vehicle repairs, home repairs, etc.

In addition, we offered members discounted rates on auto loans to ease the burden of having to purchase a different vehicle. This event was an unwelcomed reminder of the importance of considering GAP insurance as it provided a sigh of relief to several members that were impacted.

This unprecedented hailstorm lasted for less than 15 minutes, however the 3 ½ inch hail left behind many lessons in understanding how insurance deductibles and coverage work. While the damage is still being assessed and repairs continue to be made, please know that we are here for our members and employees as they navigate thru this process.

As we celebrate the 250th Anniversary of our Independence, I wish you all a fun-filled and safe summer. Thank you for your patronage.

Warm Regards,

Chris Barnick, WCCU President/CEO

Election Results Announced at WCCU Annual Meeting



Kevin Larson (incumbent)



Reggie Nelson (elected)

Congratulations to Kevin Larson (incumbent) and Reggie Nelson (elected) on their election to the WCCU Board.

Welcome Reggie Nelson

Reggie Nelson retired as the Broadband Operations Manager from Vernon Com in 2025. He began his career there 23 years ago as a member of the plow crew and took on increasing responsibilities throughout his career. Reggie has served 20 years on the La Farge Volunteer Fire Department where he is an active member of their drone team. He has also been a Kickapoo Valley Reserve Board Member for 10 years and is currently a member of their Education and Tourism Committee. Reggie enjoys supporting his son's interest in aviation; along with being a volunteer at the Viroqua Airport and the EAA Air Academy in Oshkosh, he is a member of the EAA Chapter in Viroqua. Reggie is also an assistant coach for the Kickapoo-La Farge Predators Football team. Previously, he served on the La Farge Village Board, Vernon Economic Development Association and Western Technical College Advisory Committee. Reggie and his wife Shawna have a son and live in La Farge.

Thank you to Sarah Mani for 10 years of Service.

Sarah did not seek reelection as she chose to step down for the WCCU board to spend more time with her family. We take this opportunity to thank Sarah for her hard work, dedication, and leadership. Her insight and dedication helped shape this credit union and helped us prepare for our future. We are truly grateful for her knowledge, passion, and care. We wish Sarah well and hope she will keep in touch by stopping in for a friendly cup of coffee and a visit.



Understanding The Process: Insurance Checks For Hail Damage

If your property was damaged and you own it outright with no loan, an insurance check for hail damage will be made out only to you.

However, if you have a mortgage on your home or a loan on your car, camper, etc, the check will likely be made out jointly to you and your lender or lien holder.

A two-party check cannot be cashed or deposited without the endorsement of all parties named on it. This gives the lender direct control over the funds. Before they endorse the check, they will want to ensure the money is used for repairs.

The lender's process often involves holding the insurance proceeds in an escrow account.

The lender will then disburse the funds in stages as the repair work progresses.



They may require inspections at various points to verify that the work is being completed to their satisfaction before releasing the next payment.

This structured payout process is the lender's way of managing their risk and ensuring their collateral is returned to its pre-damage condition.

Understanding Your Options At WCCU: Instant Issue vs. Traditional Debit Cards

WCCU Traditional Debit Cards

- Standard design, mailed from WCCU Processor.
- Great option if you cannot visit a WCCU Branch in person.
- Can be used to replace lost, worn, or stolen cards.
- Includes "Tap & Pay" feature.
- Is used to automatically replace cards that will be expiring*.



*Expiration date on debit cards allows you to use that card thru the end of the month. Example 09/26 - you can use the card until the end of September. A new card with the standard design will be mailed to you during the month of September.

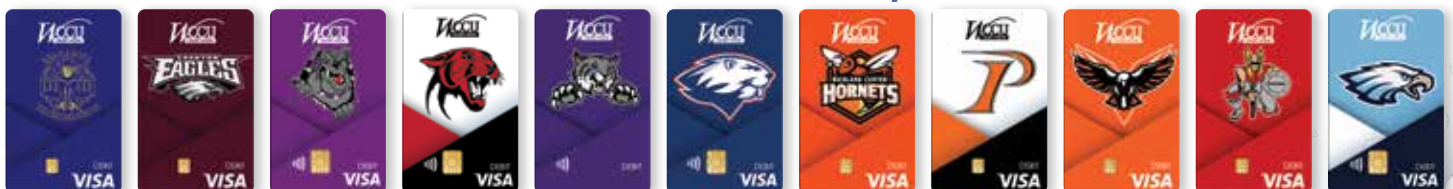
WCCU Instant Issue Debit Cards

Get a jump on a new card before your card expires!

- Many designs to choose from - same quality as traditional cards.
- Includes "Tap & Pay" feature.
- Come to any WCCU Branch and we produce your new card in just minutes.
- No waiting for cards to be mailed.
- Replace cards 30 - 60 days before they expire.
- Replace cards that are lost, stolen, or damaged.



Show Your School Pride, Everywhere You Go!





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.*

The Evolution of Retirement Savings

The retirement savings landscape has changed dramatically over the past 50 years, starting with the introduction of traditional IRAs in 1975.

The 1980s and '90s brought 401(k)s, other workplace plans, and Roth IRAs; the early 2000s welcomed health savings accounts (HSAs); and over the last decade, state-sponsored retirement savings plans came into existence.

Most recently, 2025 introduced 530A accounts (also known as "Trump Accounts"), which could have a positive impact on wealth-building for some of the youngest Americans. How might these and other developments affect tomorrow's retirees?

AUTOMATIC FEATURES

In early December 2025, The Wall Street Journal reported that the number of "401(k) millionaires" reached the highest level ever, with more plan money invested in the stock market than ever before.¹

One contributing factor could be the increase in automatic and default plan features over the past two decades.²

Designed to help make work-based retirement saving easy, such features include automatic plan enrollment, auto contribution increases, and diversified default investments that include stocks. Since research shows that employees who are automatically enrolled tend to remain in the plan and in the default investments,³ automatic features are likely here to stay.

In fact, the SECURE 2.0 Act passed in 2022 included a provision that required most new retirement plans established after December 29,

2022, to include certain automatic features.

STATE-SPONSORED PLANS

However, not all workers benefit from automatic features — or retirement plans in general — since just 54% of businesses with fewer than 50 employees offered a retirement plan in 2024.⁴

In recent years, the federal government has tried to address this through tax benefits designed to encourage small businesses to adopt plans. Interestingly, state legislation may have an even stronger impact. Why? Unlike federal incentives, many current state laws require employers to offer a retirement savings plan.

As of January 2026, 20 states have enacted state-sponsored retirement programs, growing at the rate of one to two per year since 2012. Of the 20, 17 are mandated auto-IRA programs. Every state

except South Dakota has at least explored offering such plans.⁵

SAVER'S MATCH

Since the first tax benefits associated with IRAs, the federal government has encouraged workers to take charge of their own futures. Currently, low-income workers receive a federal tax credit for saving in a workplace plan or IRA. However, beginning in 2027, this Saver's Credit will be replaced by a Saver's Match.

Through this program, the federal government will match 50% of an individual's contributions up to \$2,000 (maximum \$1,000 match), to be invested directly into their retirement accounts. Income limits apply.

530A ACCOUNTS

Beginning in July 2026, parents and guardians may open these new accounts to help children get a head start on the road to retirement.

Employers, parents, and others may make contributions to the accounts for any eligible child under 18. Moreover, for all eligible children born between January 1, 2025, and December 31, 2028, the federal government will make one-time \$1,000 contributions.

Total annual contributions cannot exceed \$5,000 per year, per child, and accounts will be invested in low-cost index investments. Distributions will not be permitted until the child reaches age 18, at which time, the accounts generally will be subject to the same rules as a traditional IRA.

IS THE FUTURE BRIGHT?

When viewed together, automatic plan features, state-mandated plans, the Saver's Match, and 530A accounts paint a potentially bright picture for today's younger generations; however, legislators will need to ensure that programs are designed to be easy to use and easy to understand. Awareness and education will be keys to success.

1) The Wall Street Journal, December 8, 2025

2) Plan Sponsor Council of America, June 25, 2025

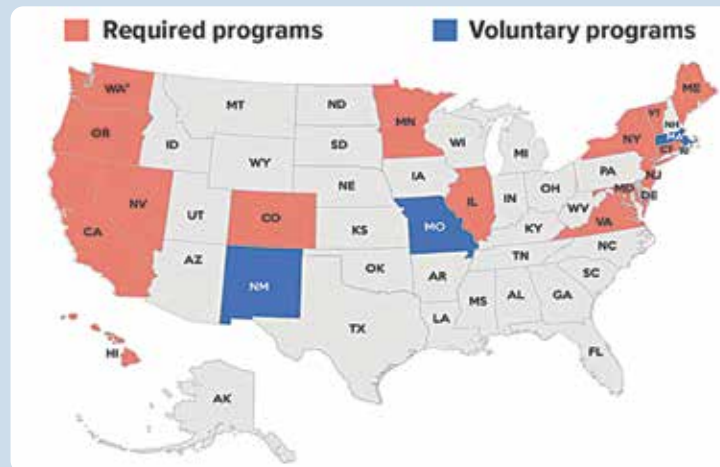
3) TIAA Institute, September 2024

4) PLANSPONSOR, August 1, 2025

5) Georgetown University, January 2026

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State-Sponsored Retirement Programs



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

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2026 WCCU Scholarship Winners

Since 2018, WCCU has awarded \$10,000 annually to support members/children of members with post-secondary education expenses. We're proud to invest in our youth and strengthen our local communities through education. Best wishes to the Class of 2026!

Thank you to all of our 2026 applicants for your time and effort. If you're a high school student or a parent/guardian, visit our website for future scholarship opportunities.



Ella Beach



Addison Bedward



Will Behling



Katherine Billhoun



Cailey Chroninger



Brianna Clark



Dylan Hoeft



Lauryn Hooks



Anders Hoven



Ava McClurg



Maddilyn Miller



Hallie Nemec



Luke Verch



Owen VonRuden

Additional Winners (Not Pictured):

Alana Christianson
Shelbea Deke
Zachary Mueller
Mia Olson
Abigail Plonka
Lucy Taylor



Saving For Tomorrow!

Many WCCU Scholarship Winners start saving early with a WCCU Buck's Club Savings Account.

Help your child build smart savings habits from the start with a Buck's Club Account for ages 0 - 12 years old! Stop by any WCCU Location to open a Buck's Club Account for your littlest saver today!

News & Updates From WCCU



Upcoming Holiday* & Event Schedule

September 7, 2026 / Labor Day - All Locations Closed

**October 12, 2026 / WCCU Education Day
All Locations Closed**

(Columbus Day/Indigenous Peoples Day)

*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.

SAVE THE DATE! FALL SHRED EVENT
October 17, 2026 / 8:30 - 11:30AM
Baraboo | Richland Center Main | Viroqua

Discontinued: Annual Hat & Mitten Collection

WCCU would like to share our annual hat and mitten collection program officially ended in 2025.

Thanks to the generosity of our members and communities, we've been able to provide warmth and comfort to many individuals over the past 3 decades.

While we will no longer be collecting these items we remain deeply grateful for the kindness and support shown

throughout the program.

Your contributions have made a meaningful difference, and we encourage you to continue supporting charitable efforts in ways that inspire you.



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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