

Memberlink

Helping You Build A Better Life!

happy new year



WINTER 2026

EXPLORE Credit Card Balance Transfers



Now that the past year is in the review mirror, it is time to focus on what's in front of us. Unfortunately, for many of us, this includes facing our dreaded credit card statements. Some refer to this as the post-holiday financial hangover.

Whether it is holiday spending or other expenses weighing heavy on your credit card balances, tackling this debt should be a top priority in the new year.

Tackle Credit Card Debt Strategically

As high-interest credit card debt can snowball quickly, it is important to know your options. Start by giving yourself a snapshot of your overall credit card debt. List each card (including your WCCU Credit Card), the outstanding balance, the monthly payment, and the interest rate.

If the interest rate is an "introductory rate", know that if it is not paid off by the end of the promotional period, your entire balance will most likely be subject to the new, often much higher, rate.

Look for Opportunities to Save Money

- Transfer existing balances from high rate cards to your WCCU Card to reduce your interest rate.
- Consolidate debt into one easy payment.
- Pay off balances faster.
- Potentially save hundreds, even thousands in interest!



Saving Strategy Tip

Use store cards to get the rewards and discounts, then transfer the balances to our WCCU Credit Card to save more.

Better Solutions with WCCU

Balance Transfers

Convenience Store
Balance: \$848.22 30% APR

Home Improvement Store
Balance: \$1,888.28 33% APR

Sporting Goods Store
Balance: \$1,025.57 31% APR

Department Store
Balance: \$625.25 32% APR

Transfer
\$4,387.32



7.25% APR - 18% APR*

*Rates are based on creditworthiness and will vary with the market based on the U.S. Prime Rate.

As of August 2025, The Federal Reserve reported that the average credit card interest rate on accounts with balances incurring interest was 22.83%. However, if you use store branded cards (ex. Target, Kohls, etc) you may be paying a rate of over 30%. Transfer high rate card balances to save!

Scan Here
To Transfer Your
Card Balances
Today!





Connecting with Chris

Chris Barnick
President/CEO

As we enter a new year, it is with both gratitude and a touch of nostalgia that I share with you the January 2026 retirement of our Chief Financial Officer (CFO), John Rudie.

After 43 years of exceptional service, John will be stepping into a well-earned new chapter of life – Retirement!

Since he joined WCCU in 1982, John has been more than a financial steward – he has been a knowledgeable leader, a steady hand during times of change, and a champion for innovation in how we manage and grow our resources.



Retiring CFO
John Rudie

Under John's financial leadership, we have built and strengthened our financial foundation, navigated complex challenges, and achieved milestones that have shaped WCCU's success story. I am deeply grateful for John's invaluable contributions and wish him a joyful and fulfilling retirement.

We are also pleased to announce that our Vice President of Accounting and Finance, Andrew Robson, has accepted the role of Chief Financial Officer.



New CFO
Andrew Robson

Andrew brings ten plus years of extensive financial experience and shares our commitment to innovation and sustainable growth.

John has been working closely with Andrew to ensure a smooth handover of responsibilities and continuity in our financial operations.

We are confident that under Andrew's leadership, WCCU's financial future remains bright. Please join me in thanking John Rudie for his remarkable career and welcoming Andrew Robson to our executive team.

Warm Regards,

Chris Barnick, WCCU President/CEO

2025 Retirements

CONGRATULATIONS!

Joan Check

13 Years

Karen Dosch

10 Years

Brian Ekern

23 Years

Brenda Haas

20 Years

Jim Hawthorne

8 Years

Dawn Lewis

28 Years

Susan Wallace

21 Years

THANK
YOU

WCCU 2025 Tax Forms

- You will receive a **1099** if you earned \$10 or more in dividends.
- If you paid more than \$600 in interest on a mortgage related loan, you will receive a **1098**.
- Tax forms are mailed via USPS on or before January 31st.
- The post office will not forward these forms or any other mail from WCCU. Per regulation, addresses must be changed directly with WCCU. This requires a form with your signature or a secure message to us within online banking. **Note: If your address is incorrect, your mail is returned to WCCU and your account is subject to an invalid address fee.**
- If you haven't received these forms by February 15th, please contact us.
- These tax forms will also be available in online banking by February 7th.

Avoid Rejected Tax Refunds & Other ACH Returns By Confirming: Routing Number, Member Number (MICR number), and type of account you are depositing into.

See illustration (right) for Routing & Account Number location on checking accounts.



Scholarship Applications

WCCU is now accepting applications for our 2026 scholarships. Twenty scholarships (\$500 each) will be distributed throughout our membership area:

Applicant Qualifications:

- Graduating high school senior entering a post-secondary school or equivalent academic institution.
- Member since March 2025 or child under legal guardianship of a person that has been a member since March 2025.
- Applications and additional details may be found on our website: www.wccu.coop/wccu-scholarships

Application & Transcript Deadline: March 13, 2026 @ 5PM

Reminder: Updated Office Hours

This is a friendly reminder that our office hours have recently changed.
Current hours can always be found at www.wccu.coop.

Baraboo

Monday - Friday: Lobby

8:30 – 5:00 PM

Monday - Friday: Drive-Up

8:00 AM – 5:00 PM

Saturday: Lobby & Drive-Up

8:00 AM – Noon

Coon Valley

Monday - Friday: Lobby

8:30 – 5:00 PM

Monday - Friday: Drive-Up

8:00 AM – 5:00 PM

Saturday: Lobby & Drive-Up

Closed

Portage

Monday - Friday: Lobby

8:30 – 5:00 PM

Monday - Friday: Drive-Up

8:00 AM – 5:00 PM

Saturday: Lobby & Drive-Up

Closed

Reedsburg Main

Monday - Friday: Lobby

8:30 – 5:00 PM

Monday - Friday: Drive-Up

8:00 AM – 5:00 PM

Saturday: Lobby & Drive-Up

8:00 AM - Noon

Richland Center Main

Monday - Friday: Lobby

8:30 – 5:00 PM

Monday - Friday: Drive-Up

8:00 AM – 5:00 PM

Saturday: Lobby & Drive-Up

8:00 AM - Noon

Viroqua

Monday - Friday: Lobby

8:30 – 5:00 PM

Monday - Friday: Drive-Up

8:00 AM – 5:00 PM

Saturday: Lobby & Drive-Up

8:00 AM - Noon

Cashton

Monday - Friday: Lobby

8:30 – 5:00 PM

Monday - Friday: Drive-Up

8:00 AM – 5:00 PM

Saturday: Lobby & Drive-Up

Closed

Lake Delton

Monday - Friday: Lobby

8:30 – 5:00 PM

Monday - Friday: Drive-Up

8:00 AM – 5:00 PM

Saturday: Lobby & Drive-Up

Closed

Prairie du Sac

Monday - Friday:

Lobby Only

8:30 – 5:00 PM

Saturday

Closed

Reedsburg West

Monday - Friday: Lobby

9:00 – 5:00 PM

Monday - Friday: Drive-Up

8:00 AM – 5:00 PM

Saturday: Lobby & Drive-Up

Closed

Richland Center Orange

Monday - Friday:

Lobby & Drive-Up

9:00 – 5:00 PM

Saturday: Lobby & Drive-Up

Closed

Westby

Monday - Friday: Lobby

8:30 – 5:00 PM

Monday - Friday: Drive-Up

8:00 AM – 5:00 PM

Saturday: Lobby & Drive-Up

8:00 AM - Noon

Online Banking Tip

Card Management Tool

Found in the 'Card Tools' Menu



Instant Control, Anytime:

Turn your debit or credit card on or off with a tap! Great for misplaced cards or those "did I leave my card at the restaurant" moments.

Smarter, Safer Spending:

Set real-time alerts and spending limits so you know what's happening with your card. **Stay on top of spending and fraud!**



2026 WCCU Holiday Closures

January 1, 2026	New Year's Day
January 19, 2026	Martin Luther King Jr. Day
February 16, 2026	Presidents' Day
May 25, 2026	Memorial Day
June 19, 2026	Juneteenth
July 4, 2026	Independence Day
September 7, 2026	Labor Day
October 12, 2026	WCCU Education Day (Columbus Day/Indigenous Peoples Day)
November 11, 2026	Veterans Day
November 26, 2026	Thanksgiving
December 24, 2026	Christmas Eve Closing @ Noon
December 25, 2026	Christmas Day
December 31, 2026	New Year's Eve Closing @ 3PM
January 1, 2027	New Year's 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.

Go Contactless!

**Contactless
Instant Issue
Debit Cards
Coming Soon!**



Contact WCCU for more info.



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.*

What Happens to Your Time Horizon at Retirement?

In investing, "time horizon" refers to the amount of time you have to pursue a financial goal. Along with that goal and your tolerance for risk, your time horizon is one of three key factors that typically help determine the mix of investments in your portfolio.

In your early retirement saving years, your time horizon could be a strong advantage. The younger you are, the more time you may have to withstand market volatility and pursue an aggressive growth investment strategy.

As you enter retirement, however, your time horizon begins to take on new meaning. Your investment strategy is no longer crafted to pursue a specific savings goal, but to balance different objectives. Understanding these objectives can help you shift your perspective from a single, goal-based, fixed time horizon to a multilayered, interrelated series of time periods.

Short-term Objective: Liquidity

The first objective is generally the need for liquidity; that is, how much cash you may need to keep in easily accessible, lower-risk vehicles.

You can start this assessment by determining the amount of income you'll need to meet life's basic necessities on a monthly or annual basis. After accounting for Social Security, Medicare and other health insurance, any pension income or work-related earnings, and possible income from real estate and other sources, is there a gap? If so, how much and how often will you need to withdraw from your retirement savings to cover that gap?

Next, consider the bigger picture: What are your plans over the next one to three years? Will you have any large expenses, such as buying a new

car, repairing a roof, or undergoing a major health procedure? Will you take any vacations or attend big events such as a wedding? Finally, how much do you want to set aside for unexpected emergencies? General guidance suggests having at least three to six months of expenses in an easy-to-access savings vehicle, but the appropriate amount will depend on your unique situation. Considering all of these factors can help you determine how much to invest in short-term, lower-risk vehicles and set up a cash-flow schedule designed to meet your shorter-term needs.

Ongoing Objective: Managing Market Risk

The second objective is typically managing the risk associated with ongoing market volatility. Pre-retirees and retirees, in particular, face what's known as "sequence of returns" risk. This refers to the risk that the financial markets could experience a large loss just before or in the early years of retirement, leaving you with a diminished nest egg to support your income needs. Moreover, throughout your retirement, your portfolio will likely continue to experience ups and downs.

The objective is to manage investments in a way that strives to provide income while helping to smooth out any bumps over time.

Long-term Objective: Sustainability

While market risk is one concern, longevity risk, or the chance that your savings won't last as long as you do, is yet another.

The need to build a portfolio with lasting potential — at a minimum, to sustain your lifelong income needs, but also to leave a legacy if that is your goal — is perhaps the most important objective in a retirement

portfolio. Consider designing an investment mix to pursue enough growth to help keep it sustainable as long as needed.

short-term, liquid vehicles designed to provide the cash flow needed for, say, one to three years.



Retirement Portfolio: A Multilayered Approach

As each layer is depleted, it may be replenished by the next layer up.

All investing involves risk, including the possible loss of principal, and there is no guarantee that any investment strategy will be successful.

Diversification is a method used to help manage investment risk; it does not guarantee a profit or protect against investment loss.

Rates of return will vary over time, particularly for long-term investments. Investments offering the potential for higher rates of return involve higher risk.

A Layered Approach

One way to think about your retirement portfolio is as a series of layers that could work together to pursue all three objectives. The bottom layer would be comprised of

The middle layer would contain additional amounts needed within a decade or so and be made up of moderate-risk vehicles that aim to provide a stream of income and help balance inevitable volatility.

The top layer, which would include the balance of your portfolio, would be designed to outpace inflation and pursue longer-term growth, striving for that necessary sustainability. Over time, as one layer is depleted, it can be replenished by the next layer up.

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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)

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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Send Money Fast, Safe, Simple!

with WCCU's

Pay A Person (P2P)

Pay A Person (P2P) is WCCU's secure and convenient way to send money to anyone you trust, anytime, directly from your WCCU Online Banking account.

P2P gives you the flexibility to pay the babysitter, reimburse family for a shared gift, or split the bill with friends after a night out without needing cash, checks, or third-party apps!

If you're new to the digital money transfer world, contact our Digital Branch during business hours via online chat or by phone 608-634-3118 to learn more from our Digital Branch Team Members!

■ **Fast & Convenient!** Send money instantly or schedule payments for later. Perfect for splitting dinner, paying for your co-worker's baby gift, or helping a student away at college!

■ **Safe & Secure!** Pay A Person is run with advanced security technology and supported by our local team at WCCU. If you have a concern, we're here to help!

■ **No Extra Apps Needed!** Everything happens right inside WCCU Online Banking and our Mobile App! **No downloads, no new logins, no extra hassle. Check your balance, send money instantly, all from WCCU Online Banking!**

In Memory of A Dear Friend & Coworker

Jennifer "Jen" McCluskey

It is with profound sadness that we share the unexpected passing of our beloved Reedsburg Branch Manager, Jennifer McCluskey.

Jen was more than a valued member of our WCCU team, she was also a source of kindness, dedication, and inspiration to all who had the privilege of working alongside her.

We are deeply touched by the outpouring of love and support from our members and communities.

This sudden loss has left us deeply heartbroken, and our thoughts are with Jen's family, friends, and loved ones during this incredibly difficult time.



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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