



Beware Of Scams, Fraud, and Spoofing

It can happen to anyone, but it's hard to recover from it, so we want you to avoid becoming a victim! That's why we're creating videos to help all members understand the red flags to look for.

For anyone who works at a financial institution, dealing with the aftermath of a Member falling victim to fraudulent schemes is one of the most challenging aspects of our job. These scammers target everyone, and unfortunately many consumers are falling victim to common scam patterns, with no way to recover the funds the scammer took.

If someone contacts you and is pressuring you to give them:

- **sensitive information** (*account number, credit card security code, debit PIN, social security number, etc*)
- **access to your computer**
- **your online or mobile banking user name and password**
- **or if they are trying to get you to send them money**

...they are trying to scam you. STOP - THINK - ASK YOURSELF: DO I KNOW THIS PERSON? IF I DO AS THEY ASK, WHAT COULD HAPPEN TO MY MONEY?

YOU need to be in control of your financial security. Being targeted by a scammer can be a scary situation, but please don't be bullied into giving out information. We urge you to take the time to consult with someone at 1st CCU before sharing your information, granting computer access, or sending money. Criminals are highly skilled and they have a response ready for every possible reaction. They count on being able to manipulate you into believing that you can trust them, BUT they will always push for a quick resolution, claiming there is an urgent deadline and you must comply or face the consequences.

Stop, take a breath, don't act on their instructions – instead, pause, consider, and contact 1st CCU before taking any action. Protect yourself.

- 1) Remember that **NOBODY** needs your banking username or password.
- 2) Don't click on anything in unsolicited email or text messages.
- 3) Be careful what you download. Never open an email attachment from someone you don't know, AND be wary of email attachments forwarded to you from people you know.

Scams, continued

4) Be careful on social media.

- ~ Don't fall for fake online stores/clearance sales advertised on social media. You might think you're clicking a link to buy the perfect funny t-shirt for your brother, but you're really linking to a fake website. When you enter your debit/credit card information it's going directly to a scammer who can use it to make charges on your card. You don't know who's on the other end of social media posts, so don't give them your sensitive info!
- ~ Don't believe social media posts, emails, or texts that claim they can triple your "investment".
- ~ That fun-looking quiz or survey that popped up in your social media is actually a way for a hacker to get information to steal your identity.
- ~ Use strict privacy settings on social media. Know your friends and your social media followers. Being selective about who you allow on your social media 'friends' or 'followers' list can help you limit the amount of personal information people have immediate access to via your posts, tweets, and updates.

5) Please also be aware that scammers LOVE federal holidays because financial institutions are closed for the day, so they can implement their scam, get in and take your funds, and you don't notice it or can't report it until the next business day.

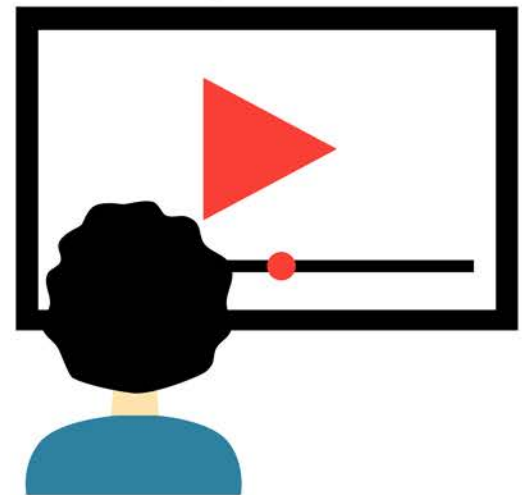
SCAM PROTECTION REMINDERS:

1. Keep ALL Information Private and NEVER Give Out Your Online Banking Username and Password or other sensitive information.
2. Use Strong Passwords or Passphrases on all accounts.
3. Be Aware of Scams Others Have Fallen For.
4. Remember to help your elderly and minor family members recognize scams also.

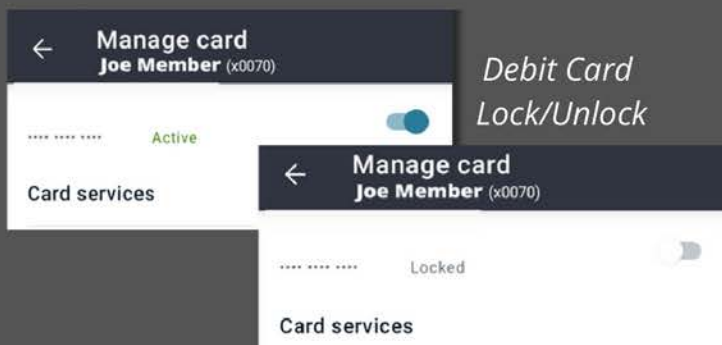
1st CCU's How-To-Videos webpage has videos you can watch to find out what types of scams have been affecting consumers in your area. We add new videos to this video library as new scams come to our attention, so check back often.

Visit <https://www.1stccu.com/how-to-videos>

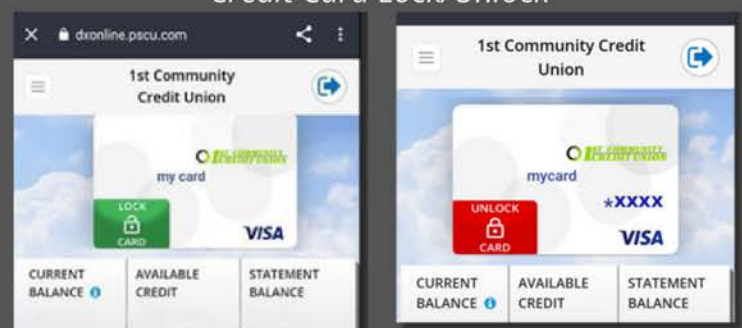
and scroll down to the Fraud Protection portion of the webpage.



See something suspicious in your account transactions? Go ahead and Lock Your Debit Card and/or Credit Card in 1st CCU Anywhere while you figure out what's happening! KEEP YOUR CARD(S) LOCKED UNTIL YOU ARE ABLE TO CONTACT THE CREDIT UNION TO INVESTIGATE THE SUSPICIOUS TRANSACTIONS.



Credit Card Lock/Unlock



Congratulations To Our Scholarship Recipients

We're very proud to support our local students! Six \$1,000 Scholarships were recently awarded by 1st CCU.

Left to Right: Christian Perez-Santiago, 1st CCU Student MSR-Sparta; Chloe Allen, Sparta Graduate; Chip Manske, 1st CCU Student Branch Coordinator/MSR II; Brooklyn Schultz, 1st CCU Student MSR-Sparta; Chris Krueger, 1st CCU Branch Manager-Sparta; Elyse Bee, 1st CCU Student MSR-West Salem; Chris Krueger with Connor Kaiser, West Salem Graduate; Lucas Salzwedel, Tomah Graduate; Colleen DaSilva, 1st CCU Branch Manager-Tomah.



Congratulations and good luck in your future endeavors!

MEAT BUNDLE GIVEAWAY

1st CCU is giving away a Pork/Lamb bundle to three lucky winners! We purchased a hog at the La Crosse County 4-H Livestock Auction and a sheep at the Monroe County Fair Livestock Auction. We appreciate the opportunity to support youth and small businesses by buying and giving away meat that was locally raised and locally processed. Winners will be selected at random.

How to Enter:

Go to <https://www.1stccu.com/official-rules> and enter your name, phone number, and email address. Deadline to enter is Wednesday, August 14th at midnight.

Three winners will be randomly selected on Thursday, August 15th, 2024. No purchase necessary to enter or win. Open to Wisconsin residents 18 years or older. One entry per participant. See the full Official Rules on the contest entry landing page.



**Summer
Loan
Special!**

get that
**90-DAY
NO PAY
FEELING!**

We could all use a little flexibility right now, so take advantage of 90-Days until your first loan payment is due when you finance a new or used Car, Truck, or Motorcycle!

Rates have been discounted, now starting as low as

5.74%

Annual Percentage Rate

and No Payment for 90 Days!

- New or Used Car, Truck, or Motorcycle
- Or bring a vehicle loan from another financial to 1st CCU
- Up to 100% financing available to qualified borrowers
- Easy to apply, fast approval, e-signing from home available!
 - Apply within 1st CCU Anywhere Online or Mobile Banking or apply online at 1stccu.com
 - Contact 1st CCU for all available rates and full details by calling 888-706-1228

***INTEREST ON 90-DAY-NO-PAY LOANS WILL ACCRUE IMMEDIATELY AFTER DISBURSAL AND PAYMENTS WILL BE AMORTIZED OVER THE LOAN. NEW MONEY ONLY, NO INTERNAL REFINANCES. OFFER MAY END WITHOUT WARNING.**

**** APR=Annual Percentage Rate. Rate shown above is effective as of August 5, 2024 and represents the lowest available rate (24-month term for New vehicle); YOUR RATE MAY VARY BASED ON ONE OR MORE OF THE FOLLOWING: CREDIT RATING, AGE AND/OR VALUE OF COLLATERAL, AND TERM OF THE LOAN. Rates are subject to change without notice. All loans are subject to credit approval. Some restrictions apply. Offer cannot be combined with other loan specials or discounts, and is not valid for refinancing of existing 1st CCU loans. Up to 100% financing available to qualified borrowers. Contact 1st CCU for full details. Membership eligibility required: Anyone who lives or works in Monroe, La Crosse, Jackson, Trempealeau, Vernon, Juneau, Adams, Wood, Clark, Eau Claire, Richland, Sauk, Buffalo or Crawford county is eligible for membership in 1st Community Credit Union. You can apply for membership and the loan in the same day.**

When you join 1st CCU, you're making a difference in your local community!



1st CCU celebrated National Nutrition Month in March by donating \$10 to a local school lunch/nutrition program for each new checking account opened during the month of March! A total of \$150 was donated to each of the school lunch programs in the Sparta, West Salem, and Tomah school districts.

Strong students make strong communities, & school lunch programs play an important role in helping students learn and grow!



For National Pet Month in May, 1st CCU donated \$5 to a local animal shelter for each new eStatement enrollment during the month! eStatements are fast, convenient, and more secure, and they help the credit union and the environment. 1st CCU donated \$250 each to Chasing Daylight, Monroe County Animal Shelter, and Coulee Region Humane Society as a result of this campaign.

Community is our middle name!

The La Crosse County Library Outreach Program recently created a pilot program to offer library services and a rotating collection of books for local daycares and assisted living centers. 1st CCU sponsored two bags for local daycares and got a chance to stop and see the collection of books!

Pictured: Ashley Giese, Community Engagement Librarian, and Jon Cook, 1st CCUs VP of Marketing.



COMMUNITY INVOLVEMENT

CU In The Community!



Did you wave to us along the parade route? 1st CCU staff participated in the West Salem June Dairy Days parade, the Sparta Butterfest Parade, and the Tomah 4th of July parade. Lots of fun!



Each Friday our 1st CCU staff pays \$1 to wear jeans to work. The Jeans Day funds are then donated to local causes. Donations were recently presented to the following recipients:

Top: \$500 donation to Our Savior's Lutheran Church Community Assistance Fund, West Salem;

Bottom: \$500 donation to Person First Supportive Services in the Galesville area.

Not pictured: \$500 donation to the Jess Crocker and Family Benefit in the Tomah area





Oh, the things you can do with a HELOC from 1st CCU!

HELOCs offer the flexibility of easy access to your money with the security of a low rate. And because a HELOC is secured by the equity in your home, the interest you pay might be tax-deductible (consult your tax professional). A HELOC can be used for just about anything, from consolidating high-interest debt and tackling home improvements to buying a car, paying for your child's braces, taking a bucket-list vacation, or starting a small business. You'll get the money you need at an affordable rate with payments that are right for you. Contact a 1st CCU lending expert for more information to find out if it's right for you!



All loans are subject to credit approval. HELOC subject to property approval. Approval and rate may vary based on credit history. Contact 1st CCU for current rate. Rates and terms are subject to change without notice. All loans require a minimum payment of only the monthly interest due for the first 10 years during the draw period; after that time the loan balloons or comes due. Certain fees, minimum requirements, conditions and restrictions may apply, including fees to third parties to open the plan. These costs may range from \$700-\$1226 depending on whether an appraisal or title insurance fees are required. Fees may be added to the loan provided the approval limit has not been reached. Proof of acceptable hazard insurance required. Home Equity Line of Credit is secured by your home. Membership eligibility required. NMLS 411004. Federally insured by NCUA. Contact 1st CCU for full details.



Want to know what's going on at your Credit Union? Visit 1stccu.com often!

We're making some fun plans for Fall, including an upcoming Loan Special, a Homecoming Tailgate Party in October, International Credit Union Day celebration, and an awesome Packers Weekend Giveaway. Be sure to check our website often so you don't miss the announcements!

Mark Your Calendar!

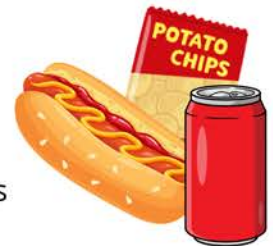


UPCOMING HOLIDAY HOURS:

- Closed on Monday, September 2 - Labor Day
- Closed on Monday, October 14 - Columbus/Indigenous Peoples Day
- Closed on Thursday, November 28 - Thanksgiving Day
- 1st CCU offices close at 12:30 pm on Tuesday, December 24 - Christmas Eve
- Closed on Wednesday, December 25 - Christmas Day
- Closed on Wednesday, January 1, 2025 - New Year's Day

UPCOMING 1ST CCU COMMUNITY EVENTS:

- **Stop by 1st CCU's booth at Tomah's Downtown Thursday Nights!**
 - August 8th and August 15th
- **Friday, October 4th: Spartan Homecoming Tailgate lunch**
 - At our Sparta branch from 11 am - 2 pm
 - Freewill donations for Tailgate Lunch of hotdogs, chips, and soda
 - Proceeds from freewill donations go toward SHS co-curricular activities



CELEBRATE CREDIT UNION WEEK!

International Credit Union Day is celebrated annually on the third Thursday of October, but we love our members so much we want to celebrate all week long! We hope you'll stop in October 15th-18th to see us! Visit 1stccu.com or our facebook page in mid-October to learn more.

What Makes Credit Unions Unique?

- **Equal Ownership** – Credit unions are democratically controlled and member-owned and member-operated. Each member has equal ownership and one vote regardless of how much money he or she has in savings.
- **Not for Profit** – Credit unions are not-for-profit financial cooperatives that provide a safe, convenient place for members to save money and access loans and other financial services at reasonable rates.
- **Social Purpose: People Helping People** – Credit unions exist to serve their members, not to make a profit. Every member counts, including those of modest means. This “people-first” philosophy impels credit unions and their employees to get involved in their community and support worthwhile causes.
- **Volunteer Leadership** – Each credit union is governed by a volunteer board of directors elected by and from the credit union's membership.
- **Financial Education for Members** – Credit unions place particular importance on educational opportunities for their members and the public to help everyone become better-educated consumers of financial services.
- **Trust** – Lately credit unions have received positive press for being trustworthy and resilient institutions during a tumultuous time. Credit union members worldwide can be proud of these accomplishments and rest assured that their money is safe at the credit union.

THE CREDIT UNION GIVE BACK SWEEPSTAKES HAS RETURNED FOR 2024!

There are two ways for 1st CCU Credit Cardholders to enter for a chance to win \$5,000. Please go to cugivebackssweepstakes.com and read the official rules and alternate entry page.



No purchase, entry fee, credit or debit card usage of any kind necessary to enter or win. Open to Rewards Program accounts (1st CCU Credit cardholders) who are 18+ and legal residents of 50US/DC/PR. Sweepstakes ends 10/27/2024. Void Where Prohibited. *Subject to Official Rules. See Rules and alternate free entry method by visiting cugivebackssweepstakes.com



STAFF NEWS



Please join us in welcoming these new faces to 1st CCU!

Left to right: Hannah Treu, MSR-Sparta; Melissa Deal, MSR-Sparta; Dawson Danen, Loan Processor-Sparta



When mailing anything to 1st CCU, please address the envelope to the PO Box rather than the street address:

Sparta: PO Box 167, Sparta, WI 54656

West Salem: PO Box 913, West Salem, WI 54669

Tomah: PO Box 407, Tomah, WI 54660

OUR HOURS:

Sparta Lobby:	8:30-5 M-W, 8:30-5:30 Th-F, 8-11:30 Sat
Sparta DriveUp:	7:30-5:30 M-F, 8-11:30 Sat
West Salem Lobby:	8:30-5 M-Th, 8:30-5:30 Fri
West Salem DriveUp:	7:30-5:30 M-F, 8:30-Noon Sat
Tomah Lobby:	8:30-5:00 M-F
Tomah DriveUp:	8-5 M-Th, 8-5:30 F, 8:30-11:30 Sat
Call Center:	7:30 - 5:30 M-F, 8-12 Sat.