



STAFF NEWS

We are pleased to announce the following changes in our amazing 1st CCU staff!



Ian Lexen has been promoted to Branch Manager-Sparta. Ian was hired as Assistant Branch Manager in August 2024. He has an extensive background in sales and leadership. In his new role he will be overseeing the branch operations in Sparta. Congratulations Ian!



Keagan Cherrier has been promoted to Full-Time MSR I in Tomah. Keagan started at 1st CCU in October 2023 as a part-time MSR I, and she is ready to take on new responsibilities. Congratulations Keagan!



Marina Salamonski has been promoted to Assistant Branch Manager-Sparta. Marina came to 1st CCU in 2020 and she has held the positions of Loan Processor and Loan Officer. In her new role she will be providing leadership and coaching to the Sparta team. Congratulations Marina!



Courtney Semann has been promoted to Accounting Clerk II. Courtney started in January 2020 and previously held the positions of MSR, Loan Processor, and Accounting Clerk I. Congratulations Courtney!



Kathy Grefsheim has been promoted to Member Service Representative-Lead in Tomah. Kathy has held the position of MSR II since May 2021. In her new role she will work with the Tomah Branch Manager to ensure efficient operation of Tomah's Member Service department. Congratulations Kathy!



Welcome Sydney Waitkus to 1st CCU! Sydney is a new Member Service Representative I in our Sparta office. She came to 1st CCU in October 2024 and is a great addition to our team. Welcome Sydney!

TAX SEASON REMINDER

1st CCU electronically delivers 1099 and 1098 Tax Forms to members who are enrolled in eStatements.

PLEASE NOTE: 1099 and 1098 forms are only sent out if:

- you've earned \$10 or more in dividends for the tax year
- you've paid \$600 or more in mortgage interest for the tax year

YOU WILL NOT RECEIVE A TAX FORM IF NEITHER
OF THE ABOVE APPLIES TO YOU



TO VIEW, PRINT, OR DOWNLOAD:

- When you receive the notification email, log into 1st CCU Anywhere Online or Mobile Banking (if you have multiple accounts, log into each individual account separately to retrieve the tax form(s) for that account).
- Select the Document shortcut button (you may need to swipe left to access the button on your phone)
- Select the Tax Statements button, then click on the document name to view, save or print the document.

**LET US HELP
YOU GET
FINANCIALLY
FIT IN
2025!**

1. Step Up And Flex Your Financial Muscles
2. Work Out A Saving & Spending Budget
3. Borrow Wisely To Get The Best Terms



GET FINANCIALLY FIT WITH HELP FROM 1ST CCU'S BLOG

Hey team, it's time to get Financially Fit! Just like maintaining physical health, achieving financial wellness requires dedication, planning, and a proactive approach. Remember, financial security isn't just about having money in your account—it's about building a solid foundation that empowers you to pursue your dreams without undue stress.

- Start by setting clear financial goals.
- Create a budget that aligns with your lifestyle and aspirations.
- Consistently monitor your progress.
- Don't hesitate to seek out an expert at 1st CCU to coach you along the way.

You have the power to take control of your financial journey, and 1st CCU is here to support you every step of the way. Check out our blog at 1stccu.com for great tips to help you score financial success in your daily life. Make an appointment to meet with a 1st CCU Loan Officer for a free financial review. Our team is happy to provide coaching upon request. Together, let's make smart choices today that will lead to a prosperous and secure tomorrow! Keep pushing forward, team—your financial freedom is within your reach!





FRAUD/SCAM CAUTION



There has been an increase in the number of fraudsters taking advantage of our members and other consumers in our local communities. 1st Community Credit Union takes the security of your accounts and your hard-earned money very seriously. **Please know that when our staff asks you questions about your transaction, we are doing it to be proactive in order to protect you and your finances.**

We are aware that many scams start by a fraudster contacting you and claiming to be Law Enforcement, a Financial Institution Examiner, an FBI Agent, the IRS, or some other 'Official' office. At first they may appear friendly and professional, then they can become direct and authoritative, and finally when you start questioning them they may become demanding or threatening. These are tactics to steal from you.



BE AWARE OF THESE RED FLAGS:

- They ask you for your Online Banking login credentials. (NEVER GIVE OUT YOUR USER NAME AND PASSWORD TO ANYONE!)
- They ask you to log into your Online Banking to make a transfer or a mobile deposit.
- You are asked to open a new account in your name, then provide them with Online Banking access so they can 'pay you' by making a deposit to the account. (AGAIN, WE CAN'T STRESS THIS ENOUGH, NEVER GIVE ONLINE OR MOBILE BANKING LOGINS TO ANYONE)
- You are instructed to withdraw cash, purchase gift cards, purchase gold, or purchase bitcoin.
- You are discouraged from seeking advice from a family member or other trusted advisor before making the financial transaction.
- You are told to lie to credit union or bank employees about what you are doing.
- The caller creates a sense of urgency, rushing you to act immediately.
- You are told that you will be arrested if you do not comply.
- You are told not to hang up the phone until you are finished making the cash withdrawal, buying the gift card or bitcoin, etc. The caller may tell you to keep your phone on so they can hear the conversation with the Teller, Clerk, etc.
- You are asked to log into your computer to 'update or clean infected files'.
- Your 'online sweetheart' asks for help with a financial crisis or drops hints about an emergency situation in order to manipulate you into sending them money.
- They ask for Credit Card login credentials to make a direct credit card payment as a way to pay you.

More examples of scams and fraud are available on our website: 1stccu.com/fraud-prevention.

Fraudsters Pick On ANYONE AND EVERYONE. Please Don't Hesitate To Reach Out To 1st CCU!

IF YOU HEAR ANY RED FLAGS IN THE CONVERSATION OR IF A CALL, TEXT, OR EMAIL ASKS YOU TO:

- **CLICK A LINK OR VISIT A WEBSITE**
- **DOWNLOAD AN APP OR SCAN A QR CODE**
- **PROVIDE SENSITIVE ACCOUNT NUMBERS OR ONLINE/MOBILE USERS NAME AND PASSWORD**
- **OR ANY OTHER SUSPICIOUS OR RISKY REQUEST**

BEFORE YOU DO OR SAY ANYTHING PLEASE CONTACT 1ST CCU AT 888-706-1228 OR REACH OUT VIA OUR SECURE MESSAGING SERVICE INSIDE 1ST CCU ANYWHERE ONLINE & MOBILE BANKING DURING BUSINESS HOURS.

- **If it's an email, a text, or a pop-up message on your computer, try to take a screenshot of it.**
- **If you accidentally gave out any information, immediately Lock your Debit and/or Credit Card within 1st CCU Anywhere Online or Mobile Banking. Then contact 1st CCU right away.**
- **Our knowledgeable staff will work with you to help you protect your funds.**



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serving you,
WE MEAN BUSINESS!*

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ANNUAL MEETING NOTIFICATION

Monday, March 31st

at the Sparta American Legion, 1116 Angelo Rd

- 6:00 PM: Registration & Social
- 6:30 PM: Business Meeting

The purpose of the Annual Meeting is to receive the Annual Report for the fiscal year ending December 31, 2024. All credit union members are welcome to attend. Mark your calendar, we hope to see you there!

RSVP by emailing marketing@1stccu.com or call 888-706-1228



COMMUNITY INVOLVEMENT

Each Friday our staff pays \$1 to wear jeans to work. The 'Jeans Day' funds are then donated to local causes that are selected by members of our Sunshine Committee. Our most recent Jeans Day Donations were given to:

- The Caring Closet in Tomah
- The Family of Catlin Donnelly
- Brighter Tomorrows

Pictured at left: Luke Fanning, Consumer Loan Officer at 1st CCU in Tomah, presented a check for \$500 to The Caring Closet.



Community is our middle name!

**CONGRATULATIONS TO SHELLEY,
THE WINNER OF THE PACKER GIVEAWAY SWEEPSTAKES
AS PART OF OUR CREDIT UNION MONTH CELEBRATION IN OCTOBER!**

**SHELLEY AND KERRI WON A 2-NIGHT TUNDRA LODGE PACKAGE AND
TICKETS TO LAMBEAU TO WATCH THE PACKERS VS. BEARS GAME
ON A VERY COLD SUNDAY, JANUARY 5TH. HOPE YOU HAD FUN!**



**Our members are the BEST! Thank you to everyone
who participated in this year's PIE AUCTION!**

**TOGETHER WE RAISED \$405 TO
BENEFIT A LOCAL FOOD PANTRY!**



Thanks to our generous members and staff, our 2024 Sparta and West Salem Giving Trees fulfilled the wishes of 117 local children, and our Tomah Giving Tree helped the Tomah Boys & Girls Club!



Mark Your Calendar



FREE SHRED EVENT



Monday, March 31st: 1st CCU's 64th Annual Meeting
6:00 Registration/Social & 6:30 PM Business Meeting
To RSVP: Email marketing@1stccu.com or call 888-706-1228

HOLIDAY HOURS:

- 1st CCU will close at 12:30 pm on Friday, April 18th in observance of Good Friday

Saturday, May 3rd - 8:00-11:00 AM in our Sparta Parking Lot

- Safe and secure destruction of outdated sensitive documents such as financial statements, check duplicates, receipts, invoices, etc.
- Please consult your tax professional for advice on tax return and records retention. Also, never destroy documents tied to pending litigation or vital records such as wills, deeds, titles, birth or death certificates.
- Please follow these shredding guidelines:
 - 1) Up to 3 boxes/bags of shredding (100 lbs) per person
 - 2) All types of paper are fine, but ONLY PAPER is accepted (no disks or other hard objects, no 3-ring binders or hard covers)
 - 3) Staples and paper clips do not need to be removed, but please remove butterfly clips

This event is free and open to the public. We are also collecting non-perishable donations for the local food pantry if you wish to donate an item in exchange for the free shredding.



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

1st CCU -Sparta: PO Box 167, Sparta, WI 54656

1st CCU - West Salem: PO Box 913, West Salem, WI 54669

1st CCU - 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.

