

# MEMBER insight

MARCH 2024

## APRIL IS YOUTH MONTH!

It's never too soon to start preparing for your future! Youth Month is all about encouraging kids to develop healthy saving habits by making it fun and exciting. This month's theme is "Launch Your Future with Saving!". We want our young members to recognize the power of saving, and encourage them to begin making smart financial moves right where they are. Smart financial decisions lead to success!

As your credit union, we want to help you teach your children healthy money saving habits!

This April, in honor of Youth Month, and to encourage SAVING:

- Every youth account opened during the month of April, will receive a \$5\* deposit into their account.

**Plus, every 5-Spot Savers Club Account opened, will receive an additional \$5\* deposit into their account!**

- Earn 1 entry for every deposit made into a youth account to win \$50
- EARN DOUBLE PUNCHES on all Youth Club Cards
- Coloring Contest - Watch our Facebook page for details!

**Please call 608.372.4736 to schedule a time to open a youth savings account.**



\*To qualify for deposit prize, prize must remain on account for 90 days.

\* Account must be for a child under age of 18.



## SAVER'S SWEEPSTAKES

Saver's Sweepstakes™ is a prize-linked savings account at TACU Credit Union. Saver's Sweepstakes offers prize drawing entries in return for each time you increase your savings balance by \$25 (up to 6 entries per month). Prize drawings are held monthly, quarterly and annually – the more you save, the more chances you have to win!

Open a Saver's Sweepstakes account today!

A background image of a man in a light blue shirt driving a red convertible car. The TACU Credit Union logo is in the top right corner.

# A New Adventure Begins with a great rate

## Recreational Loans as low as 5.99% APR\*

We make **LENDING EASY!** Apply today to get **PRE-APPROVED** before you hit the road. Ask us how we can help protect you with **WARRANTIES, GAP** and **MEMBER PAYMENT PROTECTION!**

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency

\*APR = Annual Percentage Rate. Actual loan rate may vary based on credit score and other factors. 100% financing available to qualified borrowers

## TACU Credit Union hosts 84<sup>th</sup> Annual Meeting

The 84th Annual Meeting of the Tomah Area Credit Union was called to order by Board Chairman, Paul Wiese, at 6:00 P.M. on Thursday, February 15, 2024 at the American Legion Hall, Tomah, Wisconsin.

Chairman Paul Wiese introduced the 2023 board of directors and head table as follows; Paul Wiese – Chairman, John Froelich – Vice-Chairman, Linda Johnson – Treasurer, Martha Klatt – Secretary, Jeff Cram – Director, Al Laylan – Director, Joe Bubnich – Director (absent), and Credit Union President/CEO - Todd Scholz.

Chairman Paul Wiese called on review and approval of the following reports:

1. Chairman's Report
2. Auditor's Report
3. President's Report
4. Financial Report
5. Loan Officer's Report

Al Laylan and Joe Bubnich were elected to the Board for three-year terms.

Credit Union President, Todd Scholz welcomed members to the 84th Annual Meeting of their credit union. Scholz advised the membership that the credit union continues to be safe, sound, and well capitalized.

Scholz recognized and thanked the employees for their service to the credit union and cheered their accomplishments for the year. He also commented on the staff's performance in handling the mass re-issue of both the Debit and Credit card programs. He thanked the Board of Directors for their commitment to Tomah Area Credit Union (TACU) and reminded the audience that they are volunteers and should be commended for the hours they dedicate to the credit union which include attending meetings and training to keep abreast of regulatory items.

The meeting adjourned at 6:18 P.M.

Food and refreshments were served prior to the meeting.



# Student Loans Available at TACUOnline.com

Tomah Area Credit Union has partnered with ISL Education Lending to help members with college expenses. Through this partnership, we are able to offer a variety of loans for college financing.

**The Partnership Advance Education Loan®** is a national loan for undergraduate & graduate student borrowers, who may need one or more cosigners. **The College Family Loan®** is for parents, family members or friends looking to borrow on behalf of students to help with college expenses or to relieve some of their potential debt. Other features of these loans include:

- Fixed and variable interest rates for the Partnership Loan. The College Family Loan has fixed rates only.
- Choice of interest-only or full principal and interest payments while enrolled in school or deferred payments until after school.
- An interest-rate reduction for automatic payments.

The fixed-rate **Reset Refinance Loan®** is an option for borrowers with current student debt who are looking for:

- A lower rate, which can mean paying less in total interest.
- Lower monthly payments, which can help if budgets are tight.
- The option to make one payment to one lender for easier repayment.

Eligibility and credit criteria requirements are provided upfront and in clearly defined language online. You may complete a simple pre-qualification step to see the rates you may qualify for without impacting your credit score.

To learn more or apply, visit our website at <http://www.tacuonline.com/student-loans/>.



## PRIVACY NOTICE

Federal law requires us to tell you how we collect, share and protect your personal information. You may review our policy and practices with respect to your personal information at [www.tacuonline.com](http://www.tacuonline.com) or we will mail you a free copy upon request if you call us at 608-372-4736.

## UPCOMING EVENTS

**Youth Month** - April

**Raffle for Tomah Area Cancer Support, INC** - May

**Brat Sale for Freedom Honor Flight** - May 24th

## WORK ANNIVERSARIES

**Lisa** - 2 Years

### TACU CREDIT UNION

PO Box 940  
940 North Superior Ave  
Tomah, WI 54660  
Phone: 608.372.4736  
Fax: 608.372.4394  
[www.tacuonline.com](http://www.tacuonline.com)

### BOARD OF DIRECTORS

Chairman — Paul Wiese  
Vice-Chairman — John Froelich  
Treasurer — Linda Johnson  
Secretary — Martha Klatt  
Director — Al Laylan  
Director — Joseph Bubnich  
Director — Jeff Cram

### OFFICE HOURS

**Monday - Friday**  
9:00 am to 5:00 pm  
**Saturday**  
9:00 am to 12:00 pm

### DRIVE-UP HOURS

**Monday - Thursday**  
7:30 am to 5:30 pm  
**Friday**  
7:30 am to 6:00 pm  
**Saturday**  
8:30 am to 12:30 pm



Federally insured by NCUA up to \$250,000  
Equal Housing Opportunity

