

bgsu

around the globe

Autumn 2017

■ **Happy Holidays!**
Your new BGCU loan may bring a gift from Santa.

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■ Our mobile app a perfect fit for folks on the go



OUR VISION:

We exist to help our members reach their financial dreams.

OUR MISSION:

To exceed our members' expectations through exceptional service.

MERRY Give-away TO YOU!

GET A LOAN. GET A PRIZE. GET INTO THE HOLIDAY SPIRIT.

Get an auto or personal loan from the credit union and pick a special prize from Santa's bag including \$25, \$50, \$75 or **\$100 Santa bonus!**

GET YOUR GIVE-AWAY AT: **MERRYGIVEAWAY.COM**

*Santa Bonus is only available November 15 - December 31, 2017. Offer subject to credit approval and may change at any time. The bonus amount will be selected at random and deposited to account within 10 business days of loan being funded. Early payment penalty may apply if car paid off within 6 months. Limit one Santa Bonus per member. Cannot be combined with any other credit union offers.

It's the Giving Season at BGCU!

- ♥ Fill the shopping cart in our lobby so we can help Stock the Shelves.
- ♥ Bring in your gifts in November and early December for the Boys' & Girls' Brigade's Christmas Giving program.

JOIN IN IN FIGHTING HUNGER IN YOUR COMMUNITY.

DONATE TO STOCK THE SHELVES.





BGCU earns top state award for service

■ Service rewarded

Returning value to our community a win-win



This wicked basket crafted for Helping Paws Pet Pantry's Challenge is an example of BGCU's community efforts.

Badger Globe Credit Union has been awarded a state-level 1st Place Dora Maxwell Award from the Wisconsin Credit Union League for outstanding community service.

"Social responsibility comes naturally to a credit union because we're a not-for-profit financial cooperative owned by our members," said Carla Watson, President. "Because we have no shareholders but members whose financial well-being drives our decision-making, we see efforts like this as a way of returning value to the communities where our member-owners live and work."

"This outstanding example of involvement in community causes is an ongoing testament of the value of choosing a locally owned credit union – because credit unions will always be beholden only to the local people who use them for their borrowing and saving," said League President and CEO Brett Thompson.



Heidi Moore and Carla Watson show off BGCU's first place state Dora Maxwell Award for outstanding community service.

First place award winners advance to national-level judging among similar-sized institutions.

The award is named after Dora Maxwell, who organized hundreds of credit unions, developed volunteer organizer clubs and worked with organizations to help people in need.

Holiday closings

- ▶ **Thanksgiving 11/23/17**
- ▶ **Christmas 12/25/17**
- ▶ **New Year's 1/1/18**

Fresh CERTIFICATE RATES

special 1.00% APY*

FOR 7 MONTHS
NEW MONEY ONLY.

Great rates served daily!

70 years

*APY = Annual Percentage Yield. Rate effective 10/1/17. Early withdrawal penalty is based on the term of your account. Membership eligibility required. \$10,000 minimum balance to open certificate. Offer available for a limited time. Rate subject to change at any time, and promotional and without notice. Current certificates are not eligible for this offer. Federally insured by NCUA.



■ **ICU Day, yummm!**
It's a sweet way to honor credit union movement.

*"What lies behind you
and what lies
in front of you
pales in comparison to
what lies inside you."*

~ **Ralph Waldo Emerson**
U.S. poet and essayist



Celebrating ICU Day with **COOKIES!**

BGCU celebrated International Credit Union Day with cookies! K-C employees, above, enjoyed the sweet treats at the Neenah West Office-1 cafeteria. In our lobby, Brady Knick chose his favorite and, above, Amy Alksnis brought in her child's entry for the ICU Day coloring contest.

Tips to help protect yourself from Equifax hackers

There's a good chance your personal information was stolen during the massive data hack of Equifax, one of America's three largest credit reporting agency.

The thieves stole Social Security numbers, birth dates, names and addresses of 143 million Americans, about 60% of the U.S. adult population.

With that information, thieves could steal your identity to take out new loans in your name, alter your existing accounts, and ruin your good credit. If you act quickly, it's possible you can protect yourself. Here are steps to take soon:

1. Find out if your data was compromised:

www.equifaxsecurity2017.com/potential-impact/
Click the "check potential impact" button.

2. If it says your data was likely stolen, at a minimum you should sign up for the free credit monitoring Equifax is offering for a year. But that level of protection likely isn't enough. The thieves still have your information and could use it to apply to lenders who don't use Equifax. Because the thieves have your Social Security number, they could wait and use it one, five or 10 years from now. Unless the U.S. totally rethinks the system it uses to identify everyone, you still are vulnerable.

Consider these further steps:

✓ Check your credit reports from Equifax,

Experian, and Trans Union. It's free to do. Visit www.annualcreditreport.com. Check each one time a year or space the the three out in four-month intervals, so you regularly get up-to-date information. If you see questionable activity, visit IdentityTheft.gov to find out what to do.

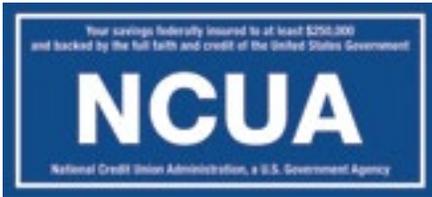
✓ Consider placing a credit freeze on your files to make it harder for someone to open a new account in your name. It won't prevent a thief from making charges to your existing accounts, but a freeze at all three major credit bureaus means they won't be able to issue a report to any company that doesn't already have you as a customer.



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Credit Union Hours: Lobby: M-F: 8:30am - 5pm
 Drive-Up: M-Th: 8:00 am - 5:30pm
 F: 7am - 5:30 pm

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■ Your
FAQs
 answered

Check out how a BGCU club account can help you

BGCU answers your Frequently Asked Questions.

Q. Why would I want a BGCU club account?

A. Because it will help you save money, seriously. Saving can be difficult but a club account makes it easier and convenient. Just set it up and forget it as part of your direct deposit with BGCU. Call or stop in so we can help you reach your saving goals.

Q. Does a club account get a better rate than a plain savings account?

A. Yes! A club account pays a higher rate than a regular share account. You earn more.

Q. When can I get the money in my club account?

A. You have four maturity dates from which to choose. Vacation Club pays out March 1 or June 1. Christmas Club

pays out Oct. 1 or Nov. 1. Pick which date works best.

Q. Can I use a club account to save for other things?

A. Of course! Vacations and Christmas are two reasons many people save but they don't have to be yours. Use your club account for what you want or need -- property taxes, wedding, honeymoon. That's the beauty of it.



Birthday Club card drawing makes another winner \$25 richer

Lydia, 15, is our latest young member to win in the Birthday Club. She entered her BGCU

birthday card, won the third quarter drawing, and got \$25 added to her savings account.

Watch for your BGCU birthday card. When you visit, enter for a chance to win.

■ BGCU launches its mobile app



DOWNLOAD TODAY!