



■ **Giving back**
BGSU loans help
you, your community

INSIDE

2

■ Santa has a gift for some borrowers



3

■ Time to fill area pantries for those in need



4

■ Shred event lets members clear paper clutter

We'll automatically donate \$10 on your behalf* to your choice of one of these charitable organizations:

HARBOR HOUSE REACH COUNSELING FOX CITIES DIAPER BANK

Your active BGSU membership helps area charities

Did you know that by banking with Badger Globe Credit Union you help provide lower-interest rates on loans and higher-savings yields to the membership as a whole?

That's the power in being part of a member-owned and operated financial cooperative. Now for a limited time at Badger Globe Credit Union, you also can help support local charities that make our communities stronger.

Through BGSU's "Borrow for Good" program, we will donate \$10 on your behalf* to one of three organizations when you finance a new or used auto loan, a home mortgage, or home equity loan, or you open a checking account

with direct deposit.

The three designated charities are:

- ✓ **Harbor House**, which provides shelter and services for domestic abuse victims.
- ✓ **Reach Counseling**, which provides mental health care to those who have undergone emotional, sexual or physical abuse, and,
- ✓ **Fox Cities Diaper Bank**, which provides diapers for families in need.

Help us give back while saving money in the process. Call today!

*This promotion is not sponsored or endorsed by the charities listed above. All loans subject to approval. Membership eligibility required. Promotion valid through Dec. 31, 2018. Federally insured by NCUA. Equal Housing Lender.



OUR VISION:

We exist to help our members reach their financial dreams.

OUR MISSION:

To exceed our members' expectations through exceptional service.



“Look deep into nature, and then you will understand everything better.”
~ Albert Einstein
theoretical physicist



Auto or personal loan? Get a Santa Bonus*!

■ **Holiday special**
Enjoy a gift with your auto, personal loans

Badger Globe Credit Union is offering the opportunity to enjoy a “Merry Giveaway” this holiday season.

If you will be needing an auto loan or personal loan, you may want to plan accordingly to take advantage of a special that could make your holidays brighter.

Beginning Nov. 15, members getting an auto loan or personal loan at Badger Globe Credit Union will receive a little gift in their holiday stocking.

BGCU’s “Santa Bonus**” will only be available Nov. 15 through Dec. 31, 2018.

Keep an eye out on your inbox and mailbox for

more information about this Merry Giveaway special.

**Santa Bonus is only available Nov. 15-Dec. 31, 2018. 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 the loan being funded. Early payment penalty may apply if loan is paid off within six (6) months. Limit one Santa Bonus per member. Cannot be combined with any other credit union offers. Minimum loan amount: \$2,500.*



Credit freeze, extended fraud alert FREE!

The three major consumer credit bureaus are now required to offer free credit freezes to consumers and their dependents.

That's good news for consumers who worry about identity theft, data breaches, or crooks gaining access to their credit reports.

The change is the result of the Federal Economic Growth Act (a/k/a S.2155), which took effect Sept. 21. The law now:

- Requires credit bureaus (Equifax, Experian, and TransUnion) to provide fraud alerts on consumer credit reports for at least one year (up from 90 days) when notified by an individual who believes he or she has been or may become a victim of fraud or identity theft;

- Provides consumers with the right to place (and remove) a security freeze on their credit

reports free of charge. In the case of a minor, the parent or authorized representative may request the credit freeze.

A credit freeze, also known as a "security freeze," lets you restrict access to your credit report. A credit freeze makes it more difficult for identity thieves to open new accounts in your name because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

To learn more about how credit freeze works, visit the Federal Trade Commission website: <https://www.ftc.gov/>

In addition, as of May 24, 2019, credit reporting agencies must offer free electronic credit monitoring to all active duty military.

- **Combat thieves**
New law gives you tools to fight ID theft.

"Coming together is a beginning; keeping together is progress; working together is success."

~ Edward Everett Hale
American author, historian

STOCK THE SHELVES



- **Fill local pantries**
Campaign aims to help your neighbors in need.

**Join us in fighting hunger in your community.
Donate to Stock the Shelves.**

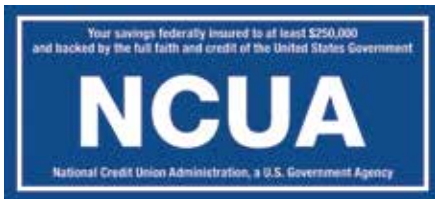
Through Nov. 11, BGCU will be accepting monetary donations and non-perishables (see grocery cart in our lobby) for the Stock the Shelves campaign.



260 North Green Bay Road, Neenah, WI 54956-2245
 Phone: 920-722-2122 • Fax: 722-5742 • BART: 1-855-685-9078
 Web site: www.badgerglobecu.org

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

PRSR STD
 U.S. POSTAGE
 PAID
 NEENAH, WI
 Permit No. 226



Printed on paper with minimum 10% post-consumer waste. Please enjoy & then recycle!



BGCU will be CLOSED:

- ✓ Thanksgiving Day
- ✓ at noon Christmas Eve
- ✓ Christmas Day
- ✓ at noon New Year's Eve
- ✓ New Year's Day

■ Your
FAQs
 answered

Shred it safely and securely

BGCU answers Frequently Asked Questions.

Q. What's this about shredding at BGCU?

A. We have secure shred bins in our lobby through Nov. 2 to give our members a way to safely dispose of unneeded documents.

Q. How is it done?

A. ARMS (Automated Records Management Systems) Inc. - special-

izes in this service. It will pick up the locked bins and shred everything at the end.

Q. What can I bring?

A. This is a paper-only event. While staples and paper clips are acceptable, do NOT bring cardboard, hanging file folders, metal clasps, or binders. Follow the IRS retention schedule for the destruction of tax-related documents.



Help for our furry friends

Carrie Knick, left, and Rhonda Main from Badger Globe Credit Union present to Mary Setton one of the fabulous donation baskets our staff is known to create. Mary was accepting on behalf of the Neenah Animal Shelter. The basket was an auction item for the shelter's Furry Flurry held in August at Riverside Park. The annual event includes a 2k pet walk, raffles, demonstrations, vendors, a costume contest, and music to raise funds to care for the animals.

Another lucky young winner!

Congratulations to Hadley Reinke, third-quarter winner in our Birthday Club contest!

She entered her BGCU birthday card in the drawing and now she's got \$25 in her savings account.

Don't **YOU** miss out. Watch for your BGCU birthday card in the mail. When you visit, enter it into our drawing.

