

bgcu

# around the globe

Winter 2019

### ■ Loan special

Consolidate debts, start a new financial life

## INSIDE

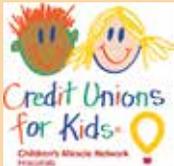
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- Car trouble? Winter purchase has its benefits



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- Heart to heart, we 'link' up to help children



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- Save NOW for retirement with IRAs. Call today.



### OUR VISION:

We exist to help our members reach their financial dreams.

### OUR MISSION:

To exceed our members' expectations through exceptional service.

# Your ticket to SAVINGS



Pay off your high-interest credit card debt faster with a Debt Consolidation Loan from Badger Globe & **SAVE AS MUCH AS 6.51%** in interest compared to the average credit card!

Borrow up to **\$25,000** Rates as low as **10.49% APR\***



*Rates are on the rise...*  
**LOCK IN YOUR LOW, FIXED RATE TODAY!**

**920.722.2122 | BADGERGLOBECU.ORG**

**Exclusively serving Kimberly-Clark employees and their families since 1947.**

\*Average credit card rate is 17% APR as of January 1, 2019 according to creditcards.com. APR = Annual Percentage Rate. Subject to credit approval; interest rates determined by creditworthiness and may differ from rate quoted above. Rate subject to change at any time without notice. Loans currently financed at the credit union not eligible. Membership required. Please contact the credit union for additional information. Restrictions may apply, see credit union for details. Federally insured by NCUA.



## Your next vehicle: A Winter Survival Guide

### ■ **Buying guide**

Winter lets you really check out a new vehicle

Imagine this: It's cold, snowy, windy. Your car breaks down while you're driving home from work. You get a tow to a shop and a ride home.

The technician calls you the next day with the bad news: The repairs will cost about twice as much as your car is worth.

You've got two options:

- ✓ Find the funds to repair a car that is likely to experience other costly mechanical breakdowns.
- ✓ Buy your next vehicle.

In this case, buying a car makes the most financial sense in the long run. And, surprisingly, winter may be a good time to do it.

Here's a winter survival guide to buying your next vehicle:

### **Check loan rates, apply online at BGSU**

Before you head out to the dealerships, before you scour the ads for private sales, check in with us at Badger Globe Credit Union. You will want to check rates and get pre-approved so you're all set with financing. This way you will know exactly what you can afford and what your payments will be before you look at cars.

### **Prepare for lots of attention at the car lots**

Winter tends to be a slow time for sales at car dealerships, so you might feel like a rock star when you walk in. The sales staff is looking for commissions so they'll roll out the red carpet. You'll also have the freedom to look around without worrying about crowds of other prospective car buyers.

Take your time and take advantage of the fact

that sales are slow in winter. You should be able to negotiate a good deal with a perk or two because the staff is eager to make a sale.

Because you're coming in with financing already lined up, the sales process will be much faster and you can take advantage of cash incentives. You may also find a brand-new model from a previous year that the dealership can't wait to get off its hands.

### **Use weekends, public sites for private sales**

One drawback of winter is fewer daylight hours. Stay safe if you're checking out privately sold vehicles by choosing public meeting spots during the day. Weekends are the times most sellers will be available.

Bring a friend with you when you look. Bonus points if that friend is an auto technician! Used cars can be a great value, but you'll want a second opinion.

Because you'll be checking your new car out during the winter, you can test how it handles in rain and snow and cold. If you're looking at a car with all-wheel drive, find out how it handles in winter conditions.

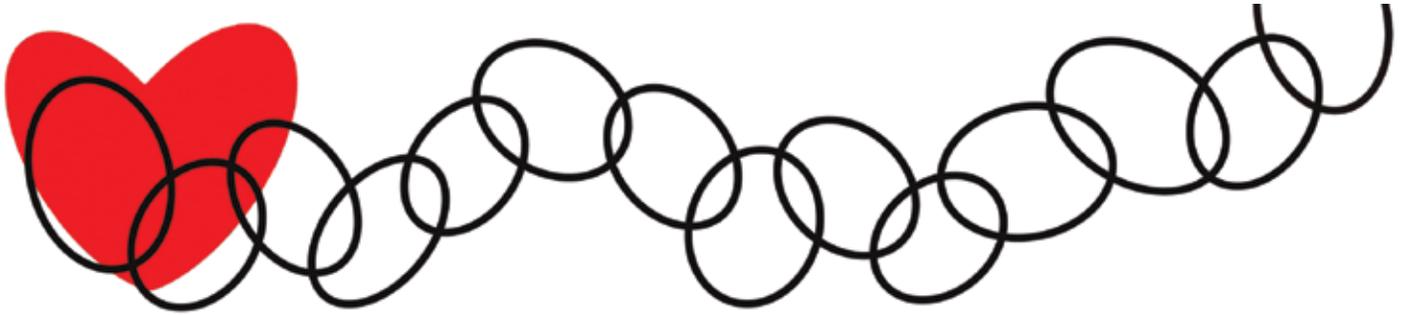
After all, a vehicle that you buy in July could end up being a bear to start on a cold morning. If you're buying a used vehicle that does have trouble cranking in the cold, consider asking for a new battery or a discount on the purchase price so you can buy one.

Although your guide started with an emergency scenario, you may like the process of winter car buying so much that you make it a habit every time you need a new vehicle. Badger Globe is here to help no matter when you buy!

*"It does not matter how slowly you go, as long as you do not stop."*

~ Confucius

Chinese philosopher, b. 551 B.C.

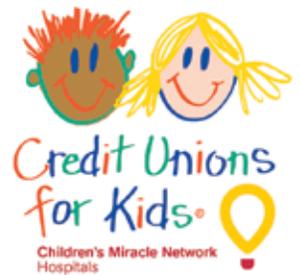


# BGCU's Food & Fun Fundraiser for Children's Hospital

Ongoing through March 1, we are selling Links (\$1) and Hearts (\$5), putting out jars for your spare change, and holding gift card drawings.

- ♥ Feb. 13-14: Oh-so-tasty bake sale
- ♥ Feb. 22: Bag of popcorn (\$1)
- ♥ March 1: Our famous "Chili Dump"

100% of proceeds go to Children's Hospital.



## BGCU honored for social responsibility efforts

Thanks to our generous employees, volunteers and members, Badger Globe Credit Union earned a state Dora Maxwell Award and national honorable mention in 2018 for our charitable work, community outreach and volunteerism. The program is operated by Credit Union National Association (CUNA).

BGCU raised its annual donation to the Children's Miracle Network to \$1,000 by selling links and hearts, and having dress-up/casual days, bake sale, brat fry, cutest baby contest and more.

We raised funds or supported the Salvation Army, Homeless Connection, Prevent Suicide

Fox Cities, Friends of the Neenah Library, Stock the Shelves, COTS, Muscular Dystrophy Association, Menasha Lions, Autism Society of the Fox Valley, United Way Literacy Council, Alzheimer's Association, Neenah Animal Shelter, Hurricane Harvey relief, B.A.B.E.S., Neenah High School Post Prom, United Way, Boys and Girls Brigade Giving Tree, and Helping Paws Pet Pantry. Employees took an active personal role in the Corny Community Walk, St. Joe's Food Pantry sorting, Sole Burner, Alzheimer's Walk, Salvation Army bell ringing, March of Dimes Walk for Babies, Reach Counseling's Dessert at the Reserve, golf outing and Packer event, and more. **Whew! Thanks to all.**

■ **Together, better!**  
Community spirit alive and well at BGCU



*BGCU has generous members and employees.*



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

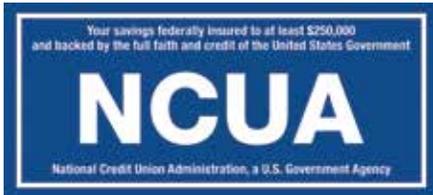
~ Edward Everett Hale  
American author, historian



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 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

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■ Your  
**FAQs**  
 answered

## IRA contribution limits raised - save for retirement now

BGCU answers Frequently Asked Questions.

**Q. Has the limit on IRA contributions changed?**

**A.** Yes! According to the IRS (www.irs.gov), the limit on annual contributions to an IRA, which last increased in 2013, has been increased for 2019 from \$5,500 to \$6,000. That's good news for BGCU members who take advantage of the great rates we offer.

**Q. What about getting an IRA for the 2018 tax year?**

**A.** For 2018 taxes, you can contribute up to \$5,500, or \$6,500

if you're age 50 or older by the end of the year.

**Q. Is it too late to contribute to an IRA for 2018 taxes?**

**A.** No. For a traditional IRA, the deadline is your tax return filing deadline (not including extensions). For example, you can make 2018 IRA contributions until April 15, 2019.

**Q. What terms and types of IRAs can I get at BGCU?**

**A.** Your BGCU offers both Traditional and Roth IRAs. You can put them in savings accounts or in Share Certificates. Take

advantage of the changing rates with terms of one, two, three, or four years.

**Q. Is it difficult to get an IRA?**

**A.** Not at all. Anyone who earns taxable income and is under age 70½ can open an IRA. Make an appointment at BGCU and we can discuss traditional or Roth IRAs and more.

**Q. Is it true I might be able to save on taxes with an IRA?**

**A.** You must meet certain qualifications for tax deductibility. We have a certified IRA specialist on staff to help you.



## Another young member gets \$25 in our Birthday Card drawing

Cheers to Zachary Evans, fourth-quarter winner in BGCU's Birthday Club contest! When he received his BGCU birthday card in the mail, he visited the

BGCU office and entered it into the drawing.

Now he's got \$25 in his savings account.

Don't miss out. Watch for your BGCU birthday card. When you get it, visit us and take a chance on boosting your savings.