

bgsu

around the globe

Autumn 2016

Fall into a great loan for your new vehicle

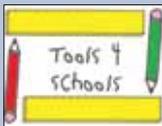
Finance through BGCU and avoid questionable come-ons and fine print

■ **Need a vehicle loan?**
We'll get you set up right before you even kick a tire.

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■ GAP insurance can save you a big headache



Fall's a fine season for getting that first set of wheels. But before you visit the car lot, get preapproved for a loan with our loan officers.

Why? Preapproval makes car shopping easy. By getting preapproved at BGCU before you shop, you will know exactly what you can afford. You'll get a car that fits your lifestyle with payments that fit your budget.

Once you choose a vehicle, your next smart move is to finance it through Badger Globe Credit Union. Credit unions generally offer lower rates than banks or dealerships on new and used vehicle loans.

But what about those dealership sales incentives? *Please, read the fine print!* Ads promoting 0% or low-rate financing, or rebates can be enticing. But it's not unusual for dealerships to manipulate consumers in the door, only for consumers to find that what they thought was true isn't.

For example, look for the letters OAC -- On Approved Credit. In reality, only 25%-30% of consumers qualify for that advertised 0% rate.

Look for other restrictions as well such as:

- "Advertised vehicles may differ from shown vehicles."
- "0% financing available on all new Brand X vehicles, excluding Make Y vehicles."
- "Prices good through 'a certain date.'"
- "Subject to change without notice."
- "Rebate good only if financing is done through dealership."

Pay attention to what they are charging for GAP -- Guaranteed Asset Protection -- insurance and mechanical repair coverage. GAP insurance covers the difference between what

Learn more! Read our GAP Q&A on page 4.

you owe and what an auto insurer will pay if a car is totaled or stolen shortly after purchase -- when the amount owed is still high. Mechanical repair coverage extends the dealer warranty, making the resale value higher.

BGCU offers these products, often at substantially lower prices. Check with us today for all of your auto financing needs.



OUR VISION:

We exist to help our members reach their financial dreams.

OUR MISSION:

To exceed our members' expectations through exceptional service.



BGCU earns award for community service

■ **Giving back**
BGCU honored for community work.

*“At the end of life,
we will not be judged
by how many diplomas
we have received,
how much money
we have made,
how many great things
we have done.
We will be judged by
‘I was hungry, and
you gave me something
to eat, I was naked
and you clothed me.
I was homeless, and
you took me in.’”*

- Mother Teresa
*humanitarian, advocate
for the poor and helpless*

Badger Globe CU has been awarded a state-level (1st) Dora Maxwell Award from the Wisconsin Credit Union League for outstanding community service. Maxwell was an early credit union pioneer

BGCU was honored because of all of the great work we -- *members, staff and directors* -- do. Here's a small sample.

BGCU:
▶participates in Children's Miracle Network Month each February by promoting the Chain of Hearts Campaign. In 2016, we matched 100% of funds raised through the CO-OP Network.

▶received the Platinum Award from United Way Fox Cities for employee participation and contributions every year since 2000.

▶donates to local organizations on a monthly basis for casual and professional dress days, including Boys and Girls Brigade, St. Joe's Food Pantry, Reach Counseling, The Community Blood Center, Crime Stoppers of Winnebago County and Outagamie K9 Unit.

▶encourages its employees to volunteer and/or participate in local fundraisers including: Yarn Storming (Downtown Menasha), Sherwood Lions-Big Buck Event, Sole Burner walk/run, Alzheimer's Walk, Salvation Army bell ringing, and Reach Counseling's Just Desserts.

▶takes part in the Giving Tree for the Boys & Girls Brigade, which helps poor families in the area. The event runs mid-November to early December. *Watch for information about this year's campaign!*

▶collects non-perishable food to help local food pantries in Stock the Shelves. *Watch for the grocery cart in our lobby mid-October-mid-November.*

“Social responsibility comes natural to a credit union because we're a not-for-profit financial cooperative owned by our members,” said BGCU President Carla Watson. “Because our members' financial well-being drives our decision-making, we see efforts like this as a way to return value to the communities where they live and work.”



At top, BGCU President Carla Watson, Menasha Joint School District Supt. Chris VanderHeyden, and Liz LaNou, Principal of M.J. Gegan Elementary School, look at items and cash donated through Tools 4 Schools. Many Gegan pupils live in households below the poverty level and were happy to receive supplies. Below, a Bloody Mary Raffle Basket, for which staff contributed items, was picked up by Sarah Christenson of Helping Paws Pet Pantry for its 2016 Howl-O-Ween Basket Raffle Pawlooza. The group donates food and items to rescues and shelters in need.



BGCU is ready to celebrate ICU Day®

When International Credit Union Day -- ICU Day -- rolls around, Badger Globe Credit Union celebrates it *ALL WEEK LONG!*

As BGCU members, you won't want to miss out on this occasion. It's the time to recognize the credit union movement which allows people to be not only members but the *OWNERS* of their financial cooperatives. CUs are great alternatives to large financial institutions.

ICU Day (and Week) is the annual opportunity to raise awareness about the great work that credit unions are doing around the world.

At BGCU, we have planned:

- a FREE Shred Event Oct. 14-31 (*OK, we made the celebration longer than a week!*). Bring in your sensitive documents to be safely and securely shredded.
- a coloring contest for kids ages 10 and under
- surprise give-a ways
- delivery of more than 200 dozen cookies

to various local K-C locations on Thursday, Oct. 20

● Brat Fry Thursday, Oct. 20, at our BGCU office. All proceeds will benefit Stock the Shelves.

Enjoy complimentary cookies in our lobby, too.

As part of the credit union philosophy of helping others, BGCU also has planned a canned goods collection for Stock the Shelves. That campaign runs Oct. 17-Nov. 25.

In addition, cash in your coins throughout October. A nominal 1% fee will be charged with the fees then donated to Stock the Shelves.



■ **Celebration time!**
A 'Shred,' food, surprise giveaways, more planned.

"You are what you do, not what you say you will do."

- C. G. Jung,
Swiss psychiatrist, psychotherapist

System upgrade means system down Oct. 8-9

On Saturday, Oct. 8, we will be upgrading the Central Processing Unit in our in-house data system.



This installation is scheduled to start by 7a.m. and to take approximately 8 hours. During this time, members will not have access to

home banking, bill pay, BART, and our ATM. Debit card processing will be working "offline" based on pre-established limits.

If, for some reason, the installation is not complete on Saturday, it will continue on Sunday. Please plan accordingly. We apologize for the inconvenience.

■ **Going down!**
System upgrade means short inconvenience.

Ho, Ho, uh-oh! Need a Christmas Club account?

Wishing about now that you had set up a Christmas Club account last year?

Those who did have either already received their savings Oct. 1 or will on Nov. 1.

Don't delay again. Set up a direct deposit for your Christmas Club now. If you did not save enough in your account, take this time to increase your

payroll deduction so you have enough next year.

Remember that the Christmas Club account is not just for holiday gifts. You can use the account to save for real estate taxes, a wedding, the baby on the way, a needed vacation or whatever else who need or want to save for.

Stop in today and let's get saving!

■ **Start saving now**
Christmas Club account a good savings tool.

New drive-up hours effective Monday, Oct. 3:

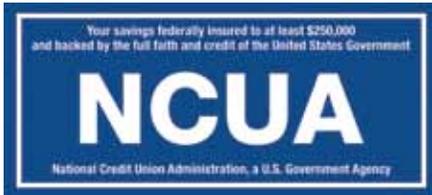
▶▶▶ Monday-Thurs, 8 a.m.-5:30 p.m.; Friday, 7 a.m.-5:30 p.m.



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: 7:30am - 5:30pm
F: 7am - 5:30 pm

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BGCU's office will be closed:

- ✓ Columbus Day, Monday, Oct. 10
- ✓ Thanksgiving, Thursday, Nov. 24
- ✓ Monday, Dec. 26
- ✓ Monday, Jan. 2

Check into BGCUC GAP coverage when buying a car

BGCU answers your Frequently Asked Questions.

Q. What is GAP coverage?

A. GAP stands for Guaranteed Asset Protection. You will have peace of mind knowing you are covered in the event your car is totaled. GAP waives the section of your financing agreement that holds you responsible for the difference between your totaled car and your remaining loan balance.

Q. Why should I purchase Gap through BGCUC?

A. To save money! GAP coverage purchased through Badger Globe Credit Union can cost up to one half less than coverage purchased through dealerships or insurance carriers. They may also tack on additional coverages you don't really need.

Q. Why should I have it?

A. If you are "upside down" on your auto loan - (your car is worth less than you still owe on it), you may end up making payments on a vehicle you can no longer

drive if it is totaled or stolen. In addition, as more buyers are putting little or no money down, rolling an unpaid balance of another car into their new loan, or taking out an extended term loan of 60 months or longer, the need for GAP insurance is even more important.

Q. How do I get GAP insurance?

A. Talk with our lenders at BGCUC to get a quote on your insurance. Call 722-2122 today!



Another Birthday Club quarterly winner enjoys \$25!

It's a lucky 7 birthday for Porter Main of Appleton! Porter won our drawing for the Birth-

day Club for the last quarter. BGCUC put \$25 into Porter's savings account.

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

♥ Call or stop in to schedule your appointment ♥
for our next blood drive 1:30-3:30 p.m. Thursday, Dec. 1 ♥