

bgcu

# around the globe

Spring 2019

### ■ *It's toy time!*

Enjoy our discount and take time to play

## INSIDE

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- Don't wait! Now is the time to make memories



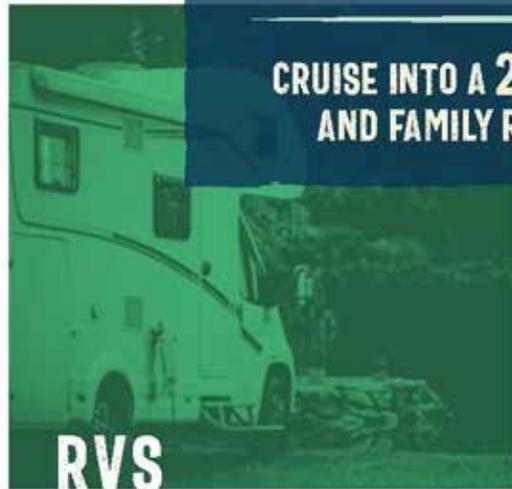
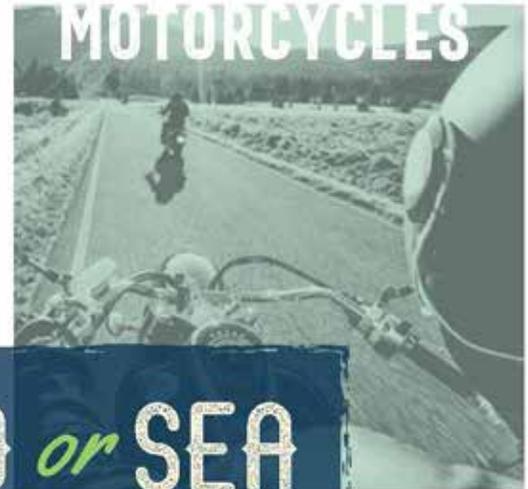
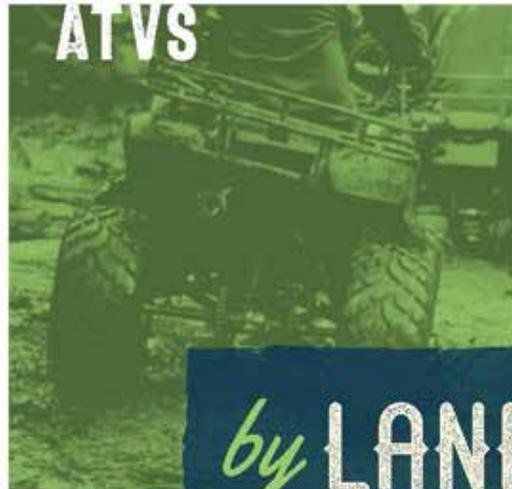
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- Your generosity topped our goal for CMN funds



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- Want to pay down debt? We can help you get going



*by* LAND *or* SEA

CRUISE INTO A 20% OFF FRIENDS AND FAMILY RATE DISCOUNT!

*Calculate your savings and learn more today!*



### OUR VISION:

We exist to help our members reach their financial dreams.

### OUR MISSION:

To exceed our members' expectations through exceptional service.



920.722.2122  
[SAVEBYLANDORSEA.COM](http://SAVEBYLANDORSEA.COM)

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

\*Discount refers to amount taken off APR. APR = Annual Percentage Rate. Rates as low as 2.99% after 20% discount. Actual rate and repayment terms you receive are based on your individual credit score and history and may be higher than 2.99% APR. Offer ends June 30, 2019. Offer may not be combined with any other offer and applies to new loans only. 20% off refers to 20% off your approved auto loan rate. All loans subject to approval. Proof of rate may be required. Loans currently financed with the credit union are not eligible for promotion. Membership eligibility is required. Federally insured by NCUA.



*Greetings from*  
**PARADISE**



**MEMORY-WORTHY VACATION LOANS**

BORROW UP TO **\$2,500** FOR UP TO **12 MOS.**

AS LOW AS **7.99% APR\***

PAYMENTS AS LOW AS \$217.46

Call today to learn more.

### *Don't be scammed by the many types of fake checks*

■ **Be alert to scams**  
Crooks trying fake check schemes

Did you know that personal checks, money orders, corporate checks, and even cashier's checks can be fake?

Just because a financial institution will cash a check and give you money does not mean the check is not fake.

Forgeries may take weeks to discover. And YOU are

responsible for checks you deposit.

Avoid being scammed.

✓ Know with whom you are dealing. Independently confirm the buyer's name, address, and phone number.

✓ If you accept a check, ask for a check drawn on a local fi-

nancial institution or one with a local branch. Then visit it to make sure the check is valid. If that is not possible, call to see if the check is valid. Get the phone number from the bank/CU's website, not the person with the check.

✓ Learn more by visiting the Federal Trade Commission's website: [ftc.gov/scams](http://ftc.gov/scams)

*"Darkness cannot drive out darkness; only light can do that. Hate cannot drive out hate; only love can do that."*

~ **Martin Luther King, Jr.**  
civil rights activist, minister



### *Working up an appetite!*

*Badger Globe Credit Union, staff, and members are big on helping out in the community -- either with donations or boots and tennies on the ground. In February, five women from BGCU -- Peggy, Rhonda, Carla, Heidi, and Laurie -- made the time to volunteer at the Appleton food bank of Feeding America. Feeding America Eastern Wisconsin is the leading hunger relief organization in the state and has another food bank in Milwaukee. Its efforts help feed the one in seven people in eastern Wisconsin who face hunger.*



■ **Pretty in pink!**  
BGCU tops its goal for CMN efforts

Virginia Hetzel, shown with BGCU's Carrie Knick, correctly guessed the number of M&Ms in the jar - one of our Children's Miracle Network fundraisers -- and got to keep the treats. Rhonda Main models CMN links members bought. Goal: \$1,000. Final: \$1,129. Thank you to all!

## Just the basics for Annual Meeting June 20

Badger Globe Credit Union knows it's a busy world for members. But we know that you also appreciate the opportunity to learn about and participate in YOUR financial cooperative.

So this year we are making the Annual Meeting low key: no theme, no tickets, no dinner.

What we expect will be a short business meeting will begin at 6 p.m. Thursday, June 20, at

the BGCU office. *We ask that you let us know if you plan to attend.* You can pick up an annual report to review the week of the meeting.

Two positions on the board are up for election. The terms are for three years each. Members interested in being considered for nomination are asked to contact Carla Watson, BGCU president, by May 31. *We hope to see you there.*

■ **For busy people!**  
No fuss, just basics, for our Annual Meeting

# SECURE SHRED

and Recycle Event

## APPLETON

Neuroscience Group Field  
Timber Rattlers Parking Lot  
2400 N. Casaloma Drive

Saturday, June 15  
8 a.m. - noon



**FREE SHREDDING!**  
We'll take your paper and shred it on site.



Electronics and household items  
Many are FREE to recycle!  
Fees apply for larger items.

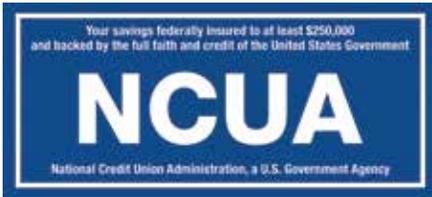
*"The secret of getting ahead is getting started."*  
~ Mark Twain  
American author, humorist  
aka Samuel Langhorne Clemens



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



■ Your  
**FAQs**  
 answered

## Is paying down debt a priority? We can help you start!

*BGCU answers your Frequently Asked Questions.*

**Q. I voted in BGCU's online poll that "pay down debt" was my 2019 top financial priority. How do I start?**

**A.** Congratulations for taking action. There are many ways to begin. Consider meeting with one of our two Certified Credit Union Financial Counselors. Rhonda and Josh have gone through extensive specialized training to help members.

**Q. What kinds of things do the counselors focus on?**

**A.** While each member may

have different circumstances, many have similar problems: living paycheck to paycheck and worrying about how to pay the next grocery bill. Counselors work with members so they can reduce loan delinquencies and improve their credit scores so they can qualify for better rates. They also can help members learn to work out a budget.

**Q. I can't seem to stop buying stuff I really don't "need." Do you have any ideas?**

**A.** Don't use a purchase as a way to make yourself feel better if you are feeling down or to soothe ruffled nerves when you

are upset. It's only a temporary fix. The better comfort is to have money set aside for when you really need something. If you do feel you "need" something, wait until tomorrow. You may find the urge is gone or you're just not so sure anymore that it is what you have to have.

**Q. Which debt goes first?**

**A.** If you want a little boost to encourage your efforts, you may want to pay off the smallest debt first to give yourself a quick "win." Otherwise, paying off high-interest-rate debts first makes sense because they grow so quickly.



## Jude entered and won the BGCU Birthday Card quarter drawing

"W00T! W00T!" That's for Jude Baumgartner, our first-quarter winner in BGCU's Birthday Club contest.

When Jude received his BGCU birthday card in the mail, he visited the BGCU office and entered it into the drawing. Now his savings account is \$25 richer.

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