

bgsu

around the globe

Summer 2019

■ Vehicle loan specials!

Save BIG on new or transferred loans

INSIDE

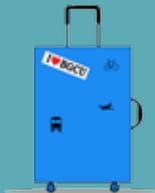
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- Get a chance to make money saving money!



3

- Access your BGSU accounts in all 50 states



4

- Put your personal touch on accounts in Home Banking



OUR VISION:

We exist to help our members reach their financial dreams.

OUR MISSION:

To exceed our members' expectations through exceptional service.



WITH RATES SO LOW, YOU'LL THINK THE HOLIDAYS CAME EARLY.

For a limited time, save big on a new or used auto loan with a special rate from Badger Globe Credit Union. You can even transfer your loan financed somewhere else!

DISCOUNTED RATES AS LOW AS

3.24% APR*

YOUR FAMILY CAN JOIN TOO! TELL THEM ABOUT OUR CURRENT PROMOTION.



CONTACT US AND APPLY TODAY!
BADGERGLOBECU.ORG
(920) 722-2122



*APR = Annual Percentage Rate. 3.24% APR for new/used/refinanced vehicles 2014 and newer. Credit union reserves the right to discontinue, change and/or update the promotion without notice. Rates, terms and conditions subject to change and may vary based on qualifications, including creditworthiness. All loans subject to approval. Membership eligibility required. See credit union for details.



Grow your savings and enjoy a chance to WIN cash!

■ **Make saving FUN**
Get chances to win as your money grows.

“Sometimes you will never know the value of a moment until it becomes a memory.”

~ **Theodor Seuss Geisel**
U.S. author, political cartoonist, animator, aka Dr. Seuss

Saver's Sweepstakes® is a new prize-linked savings account that begins Aug. 1 at Badger Globe Credit Union.

Saver's Sweepstakes offers prize drawing entries in return for each time you increase your monthly savings balance by \$25 (up to six entries per month)*.

The statewide drawings will have 100 \$50 monthly winners, four \$1,000 quarterly winners, and one grand prize annual winner. The more you save, the more chances you have to win! You could even end up winning the grand prize of \$5,000.

If you find saving money a challenge, then this will be especially important for you. With the Saver's Sweepstakes account, you can improve your money habits in a whole new way that actually makes saving FUN!

☺ Feel rewarded by watching your savings grow!



☺ Experience the excitement of prize drawings!
☺ And -- unlike the lottery -- *you don't lose!*
All of the money you deposit into the Saver's Sweepstakes account, plus interest, is yours!

Don't miss your chance. Drawings happen on the 15th of each month. Open your Saver's Sweepstakes account today!

On Oct. 15, 2019, there will be monthly and quarterly drawings as well as the grand prize drawing since International Credit Union Day is Oct. 17. Get saving!

**See BGCU for complete terms, conditions and official rules. Early withdrawal limits may apply. Federally insured by the NCUA.*

■ **Don't get trapped**
Avoid payday loans by working with us.



Need money? We'll work with you to get it

Hit with an unexpected expense? Don't have room on your credit cards, but need money?

that puts you further into debt each week.

Should you go to a local store that offers cash advances? A couple hundred dollars would get you through until payday. No big deal, right?

Yes, it could be a huge deal!

Let's look at this way: Would you take out a loan with a **400%** interest rate?

12 million people take out payday loans each year. On average, they end up paying \$520 in fees to borrow the same \$375!*

**Source: The Pew Trust*

We didn't think so. But according to the Consumer Financial Protection Bureau, this is the average interest rate on a payday loan.

The loans look so easy. Go in and fill out a form (or do it fast online), and get the money in a day. And it's just a few hundred dollars. No problem to pay back with your next paycheck except ...with high fees and unrealistic repayment expectations, these loans can be a trap

It usually is **NOT** easy to pay that loan back in full. And that is the only way to avoid sizable fees to roll it over.

Those fees are what make the overall rate to borrow this little bit of money so exorbitant over time. It just adds on to the principal, which never gets paid off. It's easy to end up owing more than what you originally borrowed with no clear path to paying it off.

But there is good news!

We're here to help. BGCU offers personal loans and Kwik-Cash lines of credit at rates that you can afford.

And if a loan isn't the best fit, let's work together to help you save for those unexpected expenses. Contact Rhonda or Josh, our Certified Credit Union Financial Counselors, today.



\$11 million in loans approved; savings grow

Our Annual Meeting June 20 at the BGCU office saw members re-elect directors David Evans and Kara Krause to three-year terms.

At the reorganizational meeting afterward, Steve Roffers was elected chair; Kara Krause, vice chair; Cindy Phillips, secretary; and Carla Watson, treasurer. Other directors include Laura Eagloski and Ron Wolf.

Thanks to all for their volunteer service.

In a joint report, President Watson and Chair Roffers gave these highlights of 2018:

BGCU approved nearly \$11 million in loans to our more than 2700 members.

BGCU member savings grew to \$36.5 million, an increase of \$1.1 million.

Net income transferred to reserves was \$254,916, up 23% from 2017.

Dividends to members rose 29%.

BGCU again won a statewide first-place Dora Maxwell Award for social responsibility. And, in a first, also earned a national honorable mention for credit unions of our asset size.

Website overhaul
2019 brings changes and challenges.

In 2019, the board is working on ways to increase membership. With the uncertainty that prevailed at Kimberly-Clark in our area over the past year, the board recognizes that our membership opportunities are limited with our current charter. Watch for updates on our solutions!

Members also learned that this year will bring an overhaul of the BGCU website and the addition of an exciting new savings vehicle: Saver's Sweepstakes®.

Imagine winning a cash prize of \$100, \$1,000, or \$5,000 just for saving at your credit union!

Check the article on page 2 of this newsletter and look on the BGCU website for details.

*"Only I can change my life. No one can do it for me."
~ Carol Burnett
U.S. actress*

Traveling? Find us at CO-OP Shared Branching

It's difficult to use your credit union when you're traveling because we only have one branch in Neenah, Wis., right?

WRONG! You can handle many of your money-related tasks through our mobile app, including transferring money and making loan payments.



can't open a new account or apply for a loan. Call our office for that.

How do you find a Shared Branching location?

Take us along
Access BGCU from our handy CU network.

Not all credit unions participate, so seek out a participating Shared Branch before you visit. Download the Shared Branching mobile app, visit www.co-opsharedbranch.org, or call 888-SITE-CO-OP (888-748-3266).

Most credit unions prefer that you go inside the branch to ensure that the drive-through is limited to quick transactions. This keeps their own members happy!

Let the teller know you're there for Shared Branching. You will need your government-issued ID, your account or member number, and the name of our credit union. They can access the Shared Branching system to find and help you, just like if you were at Badger Globe.

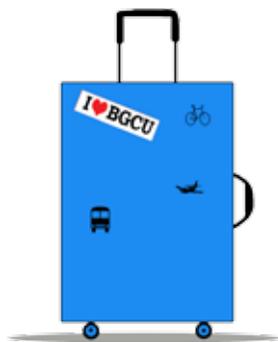
Combine Shared Branching with our mobile app and online banking and you really can manage your money anytime and anywhere.

But sometimes you want or need to talk in person. Use CO-OP Shared Branching!

Through this program, credit unions across the world work together to serve members no matter where they are. CO-OP Shared Branching is

now the second largest network among all U.S. financial institutions – and the only one with locations in all 50 states.

You can perform most of the transactions you would at the BGCU office: deposits, withdrawals, transfers, loan payments, and purchasing a money order, cashier's check or teller check. You

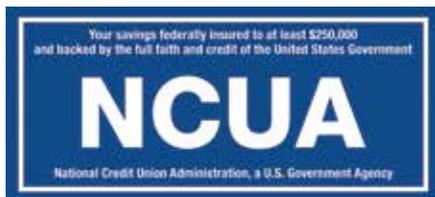




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 Web site: www.badgerglobecu.org

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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Customize BGCU Home Banking to *your* likes, needs

BGCU answers your Frequently Asked Questions.

Q. I love the convenience of handling my finances through Home Banking, but can I name the accounts what I want to call them?

A. We agree -- Home Banking is the best, but we are always happy to see you in person. Yes, you can rename your savings and loan accounts to what works for you: Disney trip, Family Reunion, Canadian Fishing, RV Loan, Remodeling Loan. Just change the name through the settings icon.

Q. Can I move money from my account to my child's?

A. Yes and it is so easy to do. We'll explain when you come in to the office to sign some paperwork to allow those transfers.

Q. I like to stay on top of my finances. Can Home Banking help me?

A. Definitely! Set up alerts in the "self service tab." Get transfer alerts or general alerts notifying you of the dollar amount for direct deposit or debit card transaction amounts.

Q. Can I change any of my Log-on information?

A. Of course! Change your Log-on ID, security code or security questions through the security icon. That icon is located on the right-hand section on the home page.

Q. I like to use my phone for my finances. Does BGCU have a mobile app for Home Banking?

A. We move with the times. Our mobile app is available in the App Store or Google Play.

■ Your
FAQs
 answered

Colton takes the \$25 prize in BGCU's birthday card drawing

There are birthday cards and then there are BGCU Birthday Club birthday cards.

Colton Zehner knows all about

BGCU's birthday cards. When he received his in the mail, he visited the BGCU office and entered it into our drawing.

Now he's our second-quarter winner and \$25 richer!

Watch for your BGCU's Birthday Club card in the mail.



SAVE ... discount tickets ... Milwaukee County Zoo ... Noah's Ark ... BGCU!