

bgsu

around the globe

autumn 2015

Chip card!

- New technology for more security



Tiny chip means better card security

INSIDE

2

- Staffers craft great baskets!



3

- Learn to keep holidays on budget



4

- Christmas club? Try it and find that you like it.

By now, all Badger Globe Credit Union joint accountholders of debit cards should have received and be using their new EMV/chip cards.

Primary accountholders can continue to use their current debit card until the expiration date on their card. At that time, you will receive a new EMV/chip card.

When you receive the new EMV/chip card, activate it immediately by calling the toll-free number on the card. You will be able to choose your own Personal Identification Number (PIN) when activating it.

Other changes have arrived as well. Now, as soon as you complete a transaction, the purchase will be immediately reflected in your member account. There is no more lag time.

In addition, as of Oct. 19, BGCU no longer charges a fee for PIN transactions.

So why the switch to the new EMV chip card?

With many large-scale data breaches and increasing counterfeit card fraud, U.S. card issuers are moving to this new EMV technology to protect consumers and reduce the costs of fraud.

EMV (Europay, MasterCard and Visa) is a global standard for cards equipped with computer chips and the technology used to authenticate chip-card transactions.

The new cards are an attempt to improve payment security. Merchants and financial institutions have to add new in-store technology and internal processing systems, and comply with new liability rules.

BGCU credit card holders also will receive cards with the chip as their cards expire.



OUR VISION:

We exist to help our members reach their financial dreams.

OUR MISSION:

To exceed our members' expectations through exceptional service.

It's different -- *but easy* -- to use the chip card

- ✓ Insert your card with the chip face up.
- ✓ Keep your card in the terminal, and follow the prompts on the screen.
- ✓ Remove your card only when you are prompted. Early removal will cancel the transaction.
- ✓ You may be required to enter your PIN or sign the receipt to complete the transaction.
- ✓ If the merchant does not have a chip-enabled terminal, just swipe your card as you have in the past.
- ✓ If you have questions, give us a call.



■ **What's in there?**

Staffers get creative with basket donations



BGCU-assembled gift baskets are the best! Jeff Nichols presents Cindy Long with the "Bloody Gorey Mary" basket for the Helping Paws Pet Pantry's Halloween-themed event while Rhonda Main gives our Wisconsin Badgers basket to Dawn Ristow for Compassionate Home Health Care's Wicked Fun Auction Event.

A tisket, a tasket, BGCU donates great baskets!



■ **2 terms expiring**

Two spots on the board will be up for election

Nominees sought for 2 board positions

The three-year volunteer terms of two seats on the Board of Directors expire in spring 2016. Board members Dave Evans and Bryon Shea will seek re-election at our Annual Meeting but others are welcome to seek the positions.

Nominations are now being accepted. Nominees must be at least 18 years old and a member of the credit union for at least three months. For details, contact Carla Watson, BGCU President, at 920-722-2122.

"There is a fountain of youth: It is your mind, your talents, the creativity you bring to your life and the lives of people you love. When you learn to tap this source, you will truly have defeated age."

- Sophia Loren
Italian film actress

Refinance Your Auto Loan and Free Up Some Cash

Get out from under your overpriced auto loan and refinance with us.

By doing so, you'll:

- Lower monthly payments and free up some cash.
- Pay less interest over the course of your loan.
- Get the convenience of having your loan at the credit union.

Stop by today and we'll get you feeling comfy in the driver's seat.



Deck the halls ... *without much money*

The holidays are coming soon and many of us spend WAY TOO MUCH at this time of year.

Which of three overspending categories do you fit into?

\$\$\$ You feel guilty about not spending as much time with your loved ones or friends and try to compensate with a special gift.

\$\$\$ You feel you need to "keep up with the Joneses" and match what friends, families, neighbors, and even co-workers are doing.

\$\$\$ You get swept away in the glitter of the season, overspending before you realize what you're doing.

Whichever category you fit into, there is help! Set a budget and make a list -- then match the two. It can help control overspending.

Here are some tips to get you on your way from Brad Stroh, founder and co-CEO of Freedom Financial Network LLC, San Mateo, Calif.:

Crunch the numbers. Create a holiday budget listing all expenses, including "extras" such as cards, wrapping paper, and decorations.

Avoid money matching. Talk with those on your list about setting limits. Don't make it a dollar-for-dollar competition.

Start early. Avoid the last-minute rush so you will have time to comparison shop.

Get creative. Set up a gift exchange among friends and family. For big-ticket items, pool resources with others.

Be a quitter. When you hit your budget limit, stop! Leave credit cards at home.

Spend within your means. If you run up a big bill to celebrate the holidays and then pay it off at a leisurely pace, you may experience financial heartburn. That's the sour sensation that your holiday overindulgence is taking way too long to leave your budget system.

■ **Stick to a budget**
Get smart about your holiday spending

"Maybe Christmas doesn't come from a store. Maybe Christmas, perhaps, means a little bit more."

- the Grinch
of Dr. Seuss fame



Help area poor through Giving Tree

The tree will again go up in our lobby mid-November with lists of gift suggestions for the Giving Tree Program of the Boys' and Girls' Brigade, a 501(c)(3) youth organization for grades 6-12.

The program serves financially disadvantaged families in the Neenah/Menasha area by providing clothing and gifts so that that they can experience a Merry Christmas. In recent years, the

program has provided gifts to as many as 1,000 children.

Any and all gifts for children newborn to 18 years would be greatly appreciated. You can also donate cash and we will do the shopping for you.

The program will start Nov. 16. All gifts need to be under our tree by Friday, Dec. 11.

■ **Gifts for kids**
Your donations bring holiday cheer

Keep the pantries full: 'Stock the Shelves'

Badger Globe Credit Union is joining with others in the Fox Valley Chapter of Credit Union in the Stock the Shelves campaign for local food pantries.

Look for the grocery cart in our lobby. Please do-

nate nonperishable food items -- but NOTHING in glass containers, please.

The grocery cart will be out from Nov. 3 through Dec.12. Let's see if we can fill it up!

■ **Pantries in need**
Help fill the grocery cart in our lobby



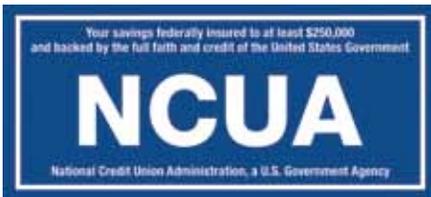
See you at our next blood drive 2-5 p.m. Thursday, Dec. 3



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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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closed *Sorry* but our office will be

- all day Thursday, Nov. 26
- at noon, Thursday, Dec. 24
- all day Friday, Dec. 25 ❄️
- at noon, Thursday, Dec. 31
- all day Friday, Jan. 1



■ **YOUR**
FAQS
 answered

OK, then be ready for holiday shopping *next year*

BGCU answers your *Frequently Asked Questions.*

Q. Why should I have a Christmas Club account?

A. Well, if you are like most of us, you just never get around to saving money each year for your holiday shopping needs. With an account set up for the holidays, you will have the money you need.

Q. But what if I don't get around to putting money in the account?

A. That's EXACTLY why most accounts are set up with *direct deposit*. You save automatically. Don't have to

think about it. Don't have to do anything. It grows out of sight, out of mind.

Q. Why don't I just use my savings account?

A. You could but a Christmas Club account earns a higher dividend than a regular share account.

Q. But I like to shop early to get all the best deals. When can I get my money out of the account?

A. You can choose from either an Oct. 1 or Nov. 1 maturity date. Take your pick.

Q. I did have a Christmas

Club account but I still ran short when shopping.

A. You could either create a better holiday budget and stick to it *OR* you could bump up how much you save with each deposit.

Q. I have a Christmas Club account and it has worked out great. Can I set up a similar one but for something else, like a new car, vacation, or even my property taxes?

A. Great idea! Yes, you can. Set up an account and call it whatever you want. It's a great way to save.



Another Birthday Club quarterly winner enjoys \$25!

Congratulations to 12-year-old Zachary Evans. He won our drawing for the Birthday

Club for the last quarter and received \$25 in his savings account.

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