

# *Welcome to* **WESTconsin** **Credit Union**

*Our Statement of Commitment to  
Our Members, Our Communities  
and The Credit Union Movement*



**WESTconsin**<sup>®</sup>  
**CREDIT UNION**  
We belong to you.<sup>™</sup>

## **Mission Statement**

*WESTconsin Credit Union  
is committed to helping our  
members achieve financial success.*

## **Value Statement**

*WESTconsin Credit Union is local  
and member-owned, they look out for  
me, my family, and my community,  
and give us the experience we are  
excited to share with others.*



## Welcome!



WESTconsin Credit Union has been helping members achieve financial success since 1939. We sincerely care about our members, our employees, and our communities. Striving to outshine our competition, we hire great employees who are committed to provide you outstanding service.

From our various savings to loan options, we can help you and your family achieve your financial dreams. We reward your loyalty through our Membership Value Pricing program. This program will help you earn higher certificate dividends, lower loan and credit card rates, and several fee discounts for having more accounts and services with us. Because we are a not-for-profit cooperative, we can offer competitive rates and fees to our members.

Check out our website to see what we can offer you, then call or stop by one of our offices so we can help. We look forward to serving you!

## Lora Benrud

Lora J. Benrud  
CEO, WESTconsin Credit Union

# About Us

We began operating in 1939 as Menomonie Farmers Credit Union. Over the years, we merged with other small credit unions in the area and in 1990, changed our name to WESTconsin Credit Union. You are invited to become better acquainted with us and the products and services we offer. We reward member loyalty through our **Membership Value Pricing**® (MVP) program, and encourage members to use our services to save themselves money.

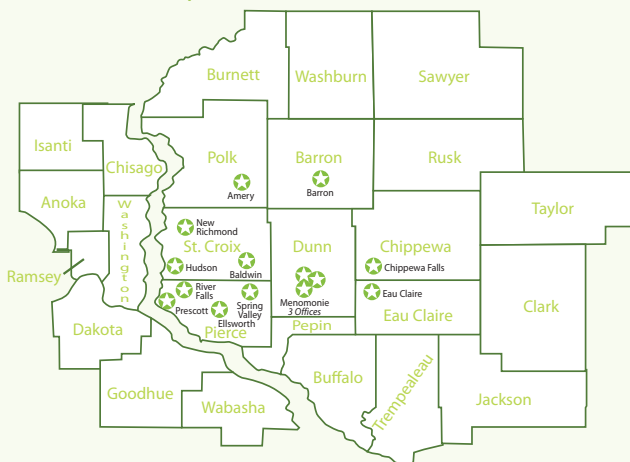
## Benefits of Membership

WESTconsin Credit Union is a **not-for-profit financial cooperative**. This means each member is an accountholder who owns an equal share of their financial institution. Profits go back to our member-owners in the form of better rates, fewer service fees and increased services. You get a higher level of personal service, and can build a long-lasting relationship with people who can help you find the best financial solutions to your unique needs.

## Membership Eligibility

You are eligible for membership if you live or work in our **Field of Membership**, and is also open to your immediate family members. **Once a member, always a member**—even if you move out of our Field of Membership.

## Field of Membership



 WESTconsin Credit Union locations

# What is a Credit Union?

Credit unions began in Europe in the mid-1800s as non-profit, member-owned financial cooperatives organized with a common bond: **People Helping People Help Themselves**. Today, more than 100 years later, credit unions have withstood the test of time and grow stronger every day as they continue carrying forward this tradition.

## What Does Being a Member Mean?

### Voluntary and Open Membership

Cooperatives are voluntary organizations, open to all persons who are able to use their services and willing to accept responsibilities of membership without gender, social, racial, political or religious discrimination. Members contribute equitably to the capital of their cooperative.



### Democratic Member Control

Credit unions are an economic democracy. Each credit union member has equal ownership and one vote—regardless of how much money a member has on deposit. At *WESTconsin*, each member opens an initial Membership Savings Account with a balance of \$5. This becomes their “share” in the credit union, which entitles them to one vote in electing the Board of Directors.

### Board of Directors

Credit unions are governed by a Board of Directors, elected by and from the credit union’s membership. *WESTconsin* elections occur during the Annual Membership Meeting held every spring. Members, employees and credit union management are encouraged to attend this event and receive financial reports, learn about new developments and offerings, ask questions, and participate in the election process.

# We Are Here to Help...

We're big believers in helping out members achieve financial success. Whatever that financial success means to you, we want to be a part of it. We offer lots of products and services including multiple checking accounts, and different types of loans to help you achieve your goals.

## Member Resources

- Auto Research Center
- Accel Financial Counseling
- Student Savers
- WESTconsin Volunteer and Travel Clubs
- WESTconsin Realty LLC
- WESTconsin Title Services
- Insurance and investments

## Managing Your Finances

We also know that in today's world you need to be able to reach us when it is convenient for you! That is why we offer multiple ways for you to access your accounts.

- **Service Center**—Call your local WESTconsin office or (800) 924-0022, extended hours Monday–Saturday.
- **CALL-24** phone service—Dial (715) 232-7300 if near Menomonie, elsewhere (888) 928-2255 (WCU-CALL).
- **WESTconsin Online**—With **free** internet banking, bill payment, eStatements and more.
- **westconsincu.org**—Anytime access to financial resources, current rates, interactive planning tools and calculators.
- **Mobile Banking**—Manage your finances on the go; download our Mobile App or visit westconsincu.org from your mobile device.

## Serving Our Communities

WESTconsin Credit Union is a committed partner in our communities. We are “people helping people.” WESTconsin encourages employees and members to step forward and give back to their local communities.

## Volunteerism and Charitable Giving

Our offices coordinate fundraising events and donate items to benefit local non-profits. Our employees participate in a variety of roles with groups such as Big Brothers Big Sisters, Junior Achievement, Chambers of Commerce, United Way, Rotary and many others. Each year, WESTconsin employees generously donate to and raise money for various organizations, averaging over \$30,000 to benefit organizations such as Children's Miracle Network Hospitals, United Way, Relay For Life and other local organizations. We also support numerous youth initiatives, local sporting clubs, theater and art groups and other worthy non-profit causes.

# Education and Outreach

WESTconsin Credit Union provides educational offerings that teach our members financial thrift and sound practices. Our employees routinely provide presentations and seminars on a variety of financial topics, including:

- Budgeting and Money Management
- Credit
- Identity Theft and Fraud
- Real Estate Buying and Selling
- Saving and Borrowing for College

## Youth Financial Literacy

WESTconsin Credit Union recognizes the significance of educating youth about financial matters. We are currently active in more than 80 schools throughout the region, enhancing classroom activities with free financial literacy programs and services. Whether you are a student, parent, or educator, WESTconsin has numerous resources available—visit the *Student Savers* menu tab from our website for more information.



## Scholarships

Each spring, monetary scholarships are awarded to area graduating seniors from the **WESTconsin Scholarship Program**. To date, more than \$225,000 has been given to help students further their education. Through the UW-River Falls Alumni Platinum Visa credit card program, WESTconsin provides a royalty to the University's Alumni Association benefitting students and activities. Over \$100,000 has been provided in support of these efforts.





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**(800) 924-0022 | [westconsincu.org](http://westconsincu.org)**