



2023 Community Impact Report

Giving Highlights



\$133,095

in donations and sponsorships



1,157

hours volunteered



113

local organizations supported



\$10,000

awarded in local sponsorships

Investing in our Communities

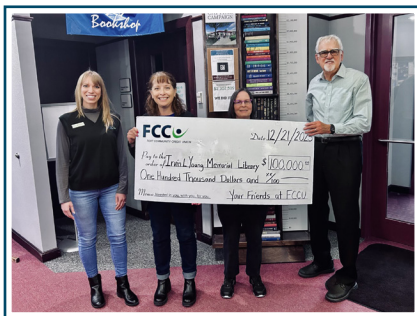
FCCU is dedicated to giving back to our communities in the form of sponsorships, monetary donations, prizes, and volunteer hours.

We also participate in home buyer grant programs that could provide members with up to \$20,000 towards their down payment and/or closing costs. These programs include the **Down Payment Plus Program**® with the Federal Home Loan Bank of Chicago and the **Down Payment Assistance Loan** with the HOME Consortium.



\$148,645

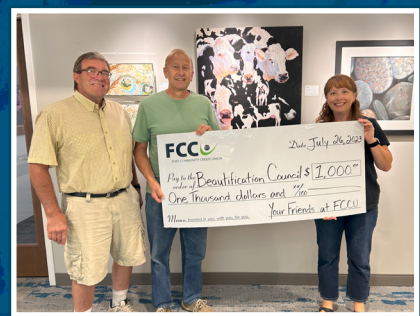
in down payment assistance grants received by members



Irvin L. Young Memorial Library
FCCU donates \$100,000 to the Irvin L. Young Memorial Library



Purdy Elementary School
FCCU donates \$2,500 to Badgerland After School Enrichment (BASE)



FCCU Main Branch
FCCU donates \$1,000 to the Fort Atkinson Beautification Council

Team FCCU *Cares*

We show how we are “Invested in You” through service to our community organizations.

Here’s what our community partners have to say:

“We would like to express our sincere appreciation for the outstanding partnership between the Humane Society of Jefferson County (HSJC) and FCCU. FCCU has been a generous sponsor of multiple events annually and has provided a reliable and dedicated pool of volunteers to assist with our numerous activities.

The commitment shown by FCCU, and the caliber of their volunteers who are consistently engaging and a pleasure to work with, is truly commendable. We extend our heartfelt gratitude for the invaluable support that FCCU continues to provide to HSJC.”

Taylor Marshall

Community Outreach Coordinator
Humane Society of Jefferson County



1,157
hours volunteered



37
organizations impacted
by volunteering



56
community events
That's more than one per week!



FCCU Main Branch

Debbi, Melissa, Tiffany, & Anna serve brats at the Jefferson County Cancer Coalition Cookout



FCCU Jefferson Branch

Nancy, Anna, Emily, & Hayley serve wine at the Jefferson Wine Walk



Watertown High School

Eric & Whitney quiz students about financial topics at the Gosling Career Fair



Fort Atkinson Club

Hunter, Tracy, Ann, Mary, & Hayley pose at HSJC's Pictures with Santa



Kutz Dairy

Mary & Jennifer volunteer at the BASE Harvest Dinner



Fairhaven Senior Services

Dani & Fiona teach seniors about fraud and scams

Committed to Education

Financial well-being for all begins with education.

FCCU offers free community, school, and workplace presentations about personal finance, cybersecurity, etc.

We also offer **Banzai**, a premium online financial literacy program, for free to local educators and students, as well as a self-paced learning platform available to all members.

Here's what some students had to say about Banzai:

"I learned how to control my money and keep everything organized."
- Joseph, Johnson Creek Middle School

"One thing I learned is to make sure that I pay any bills on time and not spend any money on junk." - Allison, Whitewater Middle School

"I learned more about budgeting so I can use it in the future."
- Jeremiah, St. Joseph Elementary School



1,737
community members reached



55
hours of classroom time with grades 2-12



880
financial literacy workbooks provided to local schools



Luther Elementary School

Whitney presents "Let's Talk About Money" to first grade students



Fort Atkinson Middle School

Josh works with eighth grade students during their Reality Fair



FCCU Main Branch

Kevin discusses credit union math with a high school Technical Math class



Common Cents Kids Camp

FCCU hosted the first annual Common Cents Summer Camp on July 26, 2023. This half day camp taught kids, grades 2-5, the skills necessary to have smart money sense. Topics included borrowing, budgeting, spending and goal setting.

In addition to learning financial basics, participants also received a personalized tour of the Main Branch and Home Mortgage Store.

FCCU Home Mortgage Store

Anna teaches "How to Make Your Money Grow" at the Common Cents Kids Camp

Encouraging Shopping Local

In 2023, FCCU launched the **Buy Local Spend Local** program and **BaZing Local Deals**. These programs support local businesses and foster a thriving local economy.



Buy Local Spend Local

Buy Local Spend Local is a local business rewards program where a member's debit or credit card purchases from participating local businesses could be reimbursed up to \$50 (10 members per month).



BaZing Local Deals

Premium checking account holders have access to a variety of BaZing benefits, which includes 450,000+ discounts and special offers on shopping, dining, travel, and more.



📍 **Crimson Salon & Spa, Fort Atkinson**

Nova Jiongco, owner of **Crimson Salon & Spa** holds a window decal, letting customers know that her business is a part of the Buy Local Spend Local program



📍 **Eagles Nutrition, Jefferson**

Morgan Stendel, owner of **Eagles Nutrition** poses for a photo to help spread the word about Buy Local Spend Local and how her customers could save money



10

member transactions per month reimbursed



164

local businesses so far participating for free



\$27.36

average reimbursement amount per month



📍 **Capputan, Fort Atkinson**

An FCCU Team Member snaps a photo at their favorite coffee shop before paying with their debit card— fingers crossed her transaction is chosen to be reimbursed!

Supporting Local Students

FCCU is proud to continue our support of education through our annual scholarship program. We award a total of \$10,000 in scholarship money to members heading off to a 4-year university or a 2-year technical or trade school.

Below are the five recipients for the 2022-2023 school year.



Alex Martin, graduate of Whitewater High School, plans to attend UW-Whitewater to pursue a degree in music education



David Ganser Jr., graduate of Jefferson High School, plans to attend UW-Stout to pursue a degree in construction management



Lauren Lescohier, graduate of Fort Atkinson High School, plans to attend UW-Whitewater to pursue a degree in elementary education



Noah Clifton, graduate of Jefferson High School, plans to attend Madison College for liberal arts with plans to pursue a degree in construction management



Cali Kopecky, graduate of Whitewater High School, plans to attend UW-Whitewater to pursue a degree in business



\$10,000

awarded in local scholarships



\$2,000

awarded to each of the five recipients

Prioritizing *Financial Inclusion*

FCCU is dedicated to supporting members who face unique challenges obtaining a bank account or traditional loans due to immigration status, limited credit history, and/or communication barriers.

To better serve the growing Spanish-speaking and immigrant communities in our service area, we've continued to expand our account and loan options to consider alternative forms of identification, such as Individual Taxpayer Identification Number (ITIN) or Matricula Consular. Additionally, bilingual team members can provide account services, financial coaching, personal loans, credit cards, and ITIN loans in Spanish.

FCCU also received a \$11,480 **Inclusion Fund Grant** by the Wisconsin Credit Union Foundation. The grant funds made it possible for us to work with **Coopera Consulting** and implement recommendations to invest in our community to more effectively reach unbanked and underbanked people in our service area.



2 out of 7
certified financial coaches
bilingual in Spanish



\$11,480
Inclusion Fund Grant
received by Wisconsin
Credit Union Foundation



📍 Jones Park, Fort Atkinson

Jen, Kendra, Mariana, Yolanda, & Claudia greet attendees at Fort Fall Fiesta



📍 Watertown Senior Citizens Center

Yolanda & Claudia host a homebuying seminar in Spanish



📍 Town Square, Watertown

Tiffany, Carolyn, and their families greet attendees at Fiesta on Main

Junto Avanzamos, "Together We Advance"

In 2021, **Inclusiv**, a leading national financial inclusion advocate, awarded FCCU the nationwide **Juntos Avanzamos** designation. This designation recognizes a credit union's commitment to serving and empowering Hispanic and immigrant members by providing safe, affordable, transparent, and relevant financial services.

In the years since, we've continued to improve our financial offerings and invest in partnerships to better serve our diverse membership, as well as reach even more people in our community who are considered unbanked or underbanked.

We have always viewed receiving the Juntos Avanzamos designation as a "jumping off point", and we hope that our work in the years since showcases our unwavering commitment to financial inclusion.

Invested in *You...*

...and the organizations that matter to YOU! The following organizations received support from FCCU: monetary, in-kind, or volunteers.

AAUW Fort Atkinson
Albert's Dog Lounge
American Red Cross
Arts Alliance of Greater Jefferson
A-T Children's Project
BASE
Bethel House of Whitewater
Big Brothers Big Sisters of South Central Wisconsin
Blackhawk Booster Club
Buckets For Hunger, Inc.
Christmas Neighbors of Jefferson County
City of Watertown
City of Whitewater
Creative Community Living Services
Cub Scout Pack 147
Discover Whitewater Series
Douglas Elementary School
Dwight Foster Public Library
Eagle Elementary School PTO
FA Summer Charity Concert Series
Feed Your Soul
Fiesta Cultural LatinoAmericana
Fort Atkinson Area Chamber of Commerce
Fort Atkinson Beautification Council
Fort Atkinson Club
Fort Atkinson Community Christmas Dinner
Fort Atkinson Community Theatre
Fort Atkinson Fire Department
FAHS - Fort Atkinson High School
FAHS Baseball
FAHS Debate Team
FAHS Football
FAHS Girls Soccer
FAHS Interact Club
FAHS Show Choir (VOICES)
FAHS Softball
FAHS Tchogeerah Yearbook
Fort Atkinson Historical Society
Fort Atkinson Park and Recreation
Fort Atkinson Police Department

Fort Atkinson Regional Science Fair
Fort Atkinson Wisconservation Club
Fort Atkinson Youth Wrestling Club
Fort Generals Baseball
Fort Memorial Foundation
Fort Youth Baseball
Fort Youth Fishing Derby
Friends of Goat Island
Friends of Haumerson's Pond
Gemuetlichkeit Days
Gifts for Watertown Kids
Glacial Community YMCA
Haus of Peace
Heroes for Heroes
Homeless Coalition of Fort Atkinson
Humane Society of Jefferson County
Irving L. Young Memorial Library
Jefferson 1/2 Mile ATV Club
Jefferson Band Boosters
Jefferson Blue Devils Baseball Team
Jefferson Chamber of Commerce
Jefferson County Board of REALTORS
Jefferson County Cancer Coalition
Jefferson County Clean Sweep
Jefferson County Literacy Council
Jefferson FFA Alumni Organization
JHS - Jefferson High School
JHS Varsity Baseball
Jefferson Live Music Foundation
Jefferson Optimist Club
Jefferson Parks, Recreation, & Forestry
Jefferson Public Library
Jefferson Youth Baseball & Softball
Jefferson County Fair Park
Kids Against Hunger
Kiwanis Club of Fort Atkinson
Kiwanis Club of Jefferson
Kiwanis Club of Whitewater
Koshkonong Mounds Country Club
Lady Blackhawks Youth Basketball
Lakeside Lutheran Warrior Club
Lemonade Day Fort Atkinson
Milton High School Football

Opportunities, Inc.
Palmyra Lions Club
Purdy Elementary School PTO
Rainbow Community Care
Ready Kids for School Program
Rock River Community Clinic
Rock River Regatta
Rockwell Elementary School PTO
Rotary Club of Fort Atkinson
Special Olympics
St. Coletta of Wisconsin
Studio 84
The Unity Project
Thrive ED
Tomorrow's Hope
Tree House Child and Family Center
Treyton's Field of Dreams
United Way of Jefferson & North Walworth Counties
Watertown Area Chamber of Commerce
Watertown Arts Council
Watertown High School
Watertown Music Boosters
Watertown Riverfest
Watertown Unified School District
Whitewater Arts Alliance
Whitewater Chamber of Commerce
Whitewater Fourth of July Corporation
Whitewater High School Booster Club
Whitewater Pride
Women Who Care

