

NOTES OF INTEREST



YOUR QUARTERLY FDL CU NEWSLETTER: FALL 2022



HOLIDAY CLOSINGS:

- **COLUMBUS/INDIGENOUS PEOPLE'S DAY**
October 10
- **VETERANS DAY**
November 11
- **THANKSGIVING**
November 24
- **CHRISTMAS EVE/CHRISTMAS DAY**
December 24 & December 26

UPCOMING EVENTS:

- **FDLCU'S 2022 BOARD MEMBER ELECTION -**
Applications due Dec. 1.

• OUR MISSION:

TO CREATE EXCEPTIONAL MEMBER EXPERIENCES.

STAY UPDATED & ACCESS ALL OF YOUR ACCOUNTS 24/7 AT [FDLCU.COM](https://www.fdlcu.com)

At FDL CU, you are more than just a member. We are a community. We are neighbors helping neighbors. Through all life's stages, big and small, we open doors of opportunity. **We are here for you.**

Community Involvement

At FDL CU, we believe in giving back to the community we serve. After all, our employees belong to this great community as well! This summer we have been busy. Here is a look at a few of the different ways our employees and members have given back:



Back to School Supply Drive

Our back to school supply drive for the Boys and Girls Club was a HUGE success! Employees and members filled the school bus with supplies, and many kids were able to start the school year with everything they needed. We appreciate everyone who donated!

Community Bed Build

We had a blast lending a hand to Sleep in Heavenly Peace - WI, Fond du Lac. Each year, this organization builds and delivers beds to children in need of a bed and a safe place to sleep. This year's event set a new record, with 57 beds being made!



SCAMS - be alert!

I'm sure you are tired of hearing about all the different variations of scams out there. FDLCU tries to keep you informed on any new ones to look out for as well.

WE CANNOT STRESS ENOUGH HOW REAL THESE ARE!

Members of this community, and even members of FDLCU have been targets of many different scams. Our employees are trained to watch for the signs, and if they see something, we urge them to say something. We care about our members, and we are here to try and protect you! If you would like additional information, please use us as a resource. Our team is knowledgeable, and always happy to help!

CHRISTMAS CLUB REMINDER

If you have a Christmas Club Savings Account, your funds were automatically transferred to your regular Share account at the end of September. The 2022 Christmas Club dividend rate is 0.06% APY. Happy Holiday Shopping!

Employee Updates:



We are excited to announce that Casey has been promoted from Loan Support Associate to Lending Specialist. Congratulations Casey!

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What you should know about your *credit score*:

Your credit score is a three-digit number that is used to determine whether you'll get approved for financial products like credit cards and loans. Credit scores typically range from 300 to 850, but they can vary due to different scoring models.

You may check your score with your credit card company or on a personal finance site only to find it's different on another. That can make it hard to know what credit score range you fall in, and which financial products you have the best chance of qualifying for. There may be score differences for a variety of reasons.

- Credit scoring model used
- Score version
- Credit bureau
- Date scores are accessed
- Errors on your credit report

If you plan on applying for a financial service like a new credit card or auto loan, we recommend using a tool such as annualcreditreport.com, or another personal finance site to check in on your credit. While it may not use the same scoring model FDLCU uses dependent on which financial service you are applying for, it is a great way to look for potential errors and will give you a general idea of where your score may land. For more information about how your credit score may vary, visit <https://fdlcu.com/whatyoushouldknowabout>.

FDLCU'S BOARD MEMBER ELECTION

Are you interested in becoming a member of our Board of Directors? If you'd like to be more involved in the credit union difference and have a strong desire in being a part of Fond du Lac Credit Union's success and growth, we encourage you to apply for a position on the Board of Directors. Simply submit your application to our location at 91 N Pioneer Road by December 1, 2022 for our Nominating Committee to review. A voting ballot will be included in the next quarterly newsletter, January 2023. If you have any questions about the nomination process or election, please contact Scott Roesch, President, at (920) 921-1123.

