



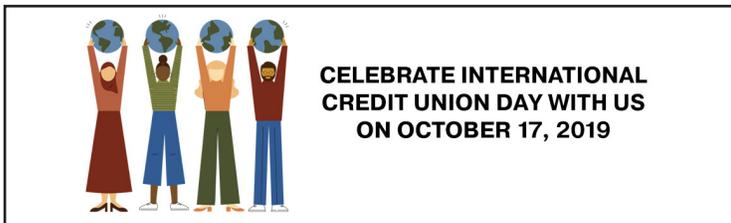
Fall 2019

NOTES OF INTEREST

What is the Credit Union Difference?

Credit unions are not-for-profit and exist to serve their members. At a credit union, excess earnings are NOT paid as dividends to a group of stockholders. Instead, any excess earnings the credit union makes are used to offer members lower interest on loans, higher interest on savings, to offset costs and limit the need for fees, or to develop new products and services.

Account holders at a credit union are called "members," because each member is a part-owner, and, therefore, has a say in how the institution is operated. A credit union's Board of Directors are all volunteers. Each member, regardless of how much money they have on deposit, has one vote in electing board members. Members are encouraged to run for election, as they have the greatest insight on what policies and programs will be the most beneficial in meeting member needs.



FDLCU's 2019 Board Member Election

Are you interested in becoming a member on 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 on 91 N Pioneer Road by December 1, 2019 for our Nominating Committee to review.

A voting ballot will be included in the next quarterly newsletter, January 2020. If you have any questions about the nomination process or election, please contact Scott Roesch, President, at (920) 921-1123. Applications can be found here: <https://fdlcu.com/sft1081/board-of-directors-application-form.pdf>

New Mobile Banking App Update



On August 13, we upgraded our FDLCU Mobile Banking App. We are happy to announce that it is available in both the Google Play and App Stores!

Download the app today by visiting www.fdlcu.com/mobile-banking.html and clicking the corresponding buttons for download on either your Apple or

Android phone. We are very pleased to now offer an app with better mobile banking features!

If you have any questions, please give us a call at (920) 921-1123.

UPCOMING HOLIDAY CLOSINGS

COLUMBUS DAY
Monday, October 14

THANKSGIVING
Thursday, November 28

CHRISTMAS
Tuesday, December 24 @ noon
Wednesday, December 25

NEW YEAR'S DAY
Wednesday, January 1



91 N. Pioneer Road
Fond du Lac, WI 54935
920. 921.1123
www.fdlcu.com

Kid's Pumpkin Painting

Bring your kids or grandkids and join us at Fond du Lac Credit Union on October 22 between 3pm and 5pm for mini pumpkin painting and treats! This event is free to our members and available to all kids ages 3 - 12. Call (920) 921-1123 to reserve your spot.



Buzz Points™ Announcement

Fond du Lac Credit Union rolled out Buzz Points in 2014 as a debit card rewards program that promoted "shopping local" supporting locally owned businesses within our community. In the past year and a half, there have been many changes made at Buzz Points that have diminished the "shop local" focus. It has become increasingly difficult for local merchants to be compensated for points. Because of this, and understandably so, many local merchants have dropped out of the program. It is for these reasons that FDLCU has decided to discontinue the Buzz Points program and go a different route. Our new rewards program will be revealed in the Spring of 2020. You will continue to earn Buzz Points with your debit card purchases, but all points will need to be redeemed by May 2020 or they will be lost. The program will officially end May 1 of next year. Currently, your points are available to be redeemed at various national franchises or donated to local charities. Despite this unfortunate occurrence, we are working very hard at creating a new program that our members will love and we are excited to announce its arrival this Spring!



Mark Your Calendars!

Join us at Fond du Lac Credit Union, 91 N Pioneer Road for the last two seminars of the year, presented by Shelly Squier! Be sure to call us at (920) 921-1123 to reserve your seat! Remember, it's free!



Debt Management & Budgeting | October 8 @ 6:00 p.m.
Medicare | November 12 @ 3 p.m. & 6:00 p.m.



Thank you and Welcome!

Fond du Lac Credit Union would like to thank Amy Collette for serving as a Board Member for the past two years. We appreciate her time and commitment. Amy is resigning her position on the Board due to work and family obligations. We welcome John Oberg who will be filling the remainder of Amy's term. John has been a member of Fond du Lac Credit Union since 2008. He is retired from New York Life Insurance Company where he worked for 52 years. John enjoyed serving on the Board for the Fond du Lac Concert Association for eight years in the 1970s and again from 2006 to 2018. His business experience and community involvement will definitely benefit Fond du Lac Credit Union. Welcome, John!

New This Year: Saver's Sweepstakes®

On International Credit Union Day, Saver's Sweepstakes will draw and announce the \$5,000 grand prize winner! Since starting this new account in January, our members have won over \$1,100. Congratulations and keep saving!

If you've opened a Saver's Sweepstakes account this year, you might be wondering, "What happens at the end of my account's 12-month savings period?" Well, Each Saver's Sweepstakes account automatically renews at the end of its 12-month savings period. During January of each year, an account holder may do any of the following, penalty-free:

- Roll over some or all of the funds into a share certificate or other savings product offered by the credit union.
- Make one withdrawal of some or all of the saved funds.
- Close the account.
- Do nothing and keep the Saver's Sweepstakes account open for another 12-month savings period.

FDLCU Welcomes New Employees

The Fond du Lac Credit Union family has grown by two new employees, Cassandra Shadley and Amanda Sook! Cassandra is our new Member Service Team Leader, while Amanda joins us as FDLCU's new Member Associate. Welcome to the team Amanda and Cassandra!

Baskets of Hope

Every November and December, Fond du Lac Credit Union partners with the Solutions Center and collects household items to fill "baskets of hope." These baskets are then given to families in our community for when they move out of shelters and into their new homes. Last year, we filled and donated 15 baskets and we hope to do as well again this year. Help us help local families!

Suggested basket items are: laundry detergent, toilet paper, paper toweling, non-bleach all-purpose cleaner, shampoo, conditioner, soap, body wash, bath and kitchen towels, dish soap, toothpaste/toothbrushes, Kleenex, Ziploc type bags, and/or reusable food, storage containers, garbage bags, pots/pans, broom/mop/pail, and gift cards for gas only or grocery.



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 2020 Christmas Club dividend rate is 0.30% APY. Happy Holiday Shopping!