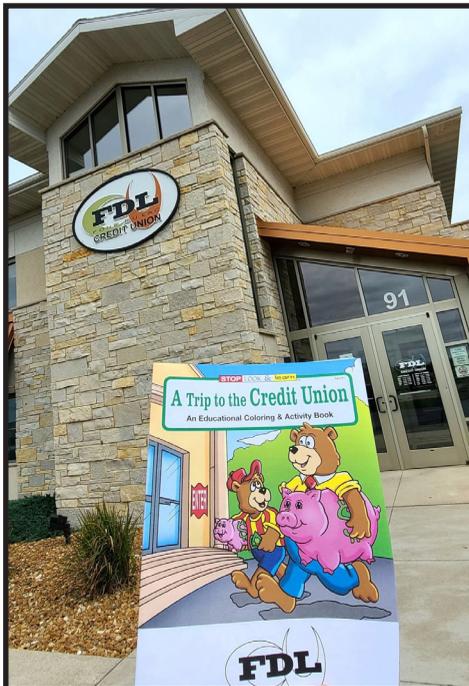




October 2020

NOTES OF INTEREST



INTERNATIONAL CREDIT UNION DAY: OCTOBER 15, 2020

International Credit Union Day has been celebrated on the third Thursday of October, since 1948. Each year, credit union members, nation-wide, celebrate to promote awareness and support 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.

On October 15, 2020, join us *virtually* as we celebrate the 72nd anniversary of ICU Day! Find us on Facebook, Twitter, or Instagram (@fdlcu) for your chance to win prizes. We’ll be active all day, posting trivia questions, sending out children’s coloring books, and learning why you love your credit union.

FDLCU’S 2020 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 at 91 N Pioneer Road by December 1, 2020 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>

“A TRIP TO THE CREDIT UNION”

With many things in our children’s life transitioning to online-only, FDLCU wants to gift them a little something to disconnect, while also teaching the importance of saving and explaining how credit unions work.

Get your free coloring book here: <https://fdlcu.com/coloring-book.html> or give us a call at (920) 921-1123.

FIND A FREE



<https://fdlcu.com/atm-locations.html>



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

MEET THE FINANCIAL INSTITUTION THAT'S BEEN IN YOUR NEIGHBORHOOD SINCE 1954



At Fond du Lac Credit Union, our Member Services Department focus is ALWAYS on our members. We are there to help them through tough financial times and celebrate with them during happy times. We truly care about our members, because without them, there would be no us.

- Cassandra, Director of Member Services

Our Lending Department is different from other intuitions because of the level of service you receive. Our experienced staff is here to answer any questions for the life of your loan, not just until closing. We offer all of the products and services that larger institutions would, while providing a personalized and warm experience to our members.



- Mike, Director of Lending



The team at Fond du Lac Credit Union is fantastic. Not only are they dedicated to creating exceptional experiences for our members, but they are dedicated to serving each other. They see when someone needs help and jump in to lend a hand. That doesn't happen everywhere.

- Lorri, Vice President

"People helping people" is the Credit Union philosophy. Whether the need is a small loan to make it through the month, helping fight elder abuse, or offering financial wellness seminars, our staff is here to help.



- Scott, President

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 2021 Christmas Club dividend rate is 0.10% APY. Happy Holiday Shopping!

UPCOMING HOLIDAY CLOSURES

COLUMBUS DAY

Monday, October 12

THANKSGIVING

Thursday, November 26

CHRISTMAS

Thursday, December 24 @ noon
Friday, December 25

NEW YEARS DAY

Friday, January 1

FDLCU IS PARTNERING WITH THE CHILDREN'S MUSEUM OF FOND DU LAC IN OCTOBER

This October, Fond du Lac Credit Union will be helping to put together "Fun-Kits" for the children in our community. The kits provide educational, interactive projects for children to work on while they are at home and the museum is closed. This month, each kit will contain supplies for children to make their own airplane to fly.

To arrange to pick-up a fun-kit, simply contact the Children's Museum of Fond du Lac at (920) 929-0707.

LOOK AT THEM GO!



Lorri from Fond du Lac Credit Union (right), and Andrea from the Children's Museum of Fond du Lac (left), put together their own airplanes and flew them outside of the FDLCU building.