



NOTES OF INTEREST



HOLIDAY CLOSINGS:

- **MEMORIAL DAY**
May 28 - May 30
- **JUNETEENTH**
June 19 - June 20
- **INDEPENDENCE DAY**
July 2 - July 4

UPCOMING EVENTS:

- **FDLCU PIG HUNT**
May 9 - 13

OUR MISSION:

TO CREATE EXCEPTIONAL MEMBER EXPERIENCES.

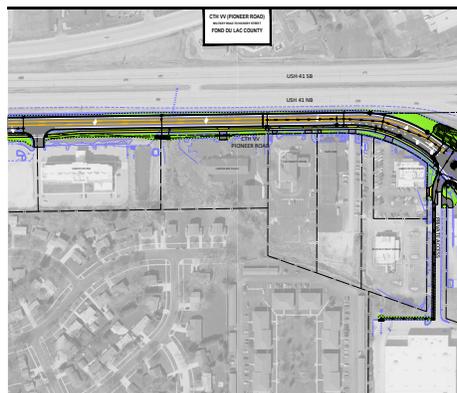
STAY UPDATED & ACCESS ALL OF YOUR ACCOUNTS 24/7 AT [FDLCU.com](https://www.fdlcu.com)

PIONEER ROAD CONSTRUCTION

Starting April 1, the road used to access the credit union, Pioneer Rd (CTH VV), will be undergoing construction between Forest Ave and Johnson St. Learn more about the project at fdlco.wi.gov.

During this time, we encourage using these online services:

- [FDLCU app](#) with check deposit
- [Free ATMs](#)
- Online applications via [fdlcu.com](https://www.fdlcu.com)
- [Electronic services](#)



THE FDL CU PIG HUNT IS BACK!

Be on the lookout! Our FDL CU piggy banks will be on the move this May 9 - 13.

Each day, one of our pigs will be hanging-out somewhere local. A clue to its location will be posted on our Facebook and Instagram pages. If you're lucky, you'll find the piggy and be able to claim the prize! Get ready to find pig number one on May 9 and follow us on Facebook and Instagram @fdlcu!





CMN FUNDRAISER RESULTS

We have the BEST members! Through our Bids for Kids Silent Auction, Chain of Hearts campaign, and employee contributions, we raised a total of \$3,210 for the kids at Children's Hospital!

67TH ANNUAL MEETING

FDLCU's 67th Annual Meeting was held virtually at 6pm on March 17. The nominating committee appointed Marty Schibbelhut, Scott Roesch, and Jeremy Van Deraa to remain board members for the next three years. If you were unable to attend the meeting and would like a copy of the Annual Report, please send a request to info@fdlcu.com or call us at 920-921-1123.

TRAVELING THIS SPRING?

Let us know, so that we can put a travel notice on your account. Plus, consider taking a Travel Money Card instead of using your debit card. Learn more at fdlcu.com > [Card Services](#).

CONGRATS, NICOLE!

Nicole Vergeront has been promoted to Director of Lending for Fond du Lac Credit Union.



OVERDRAFT PROTECTION VS COURTESY PAY – AREN'T THEY THE SAME THING?

It can happen to the best bookkeepers. You accidentally missed an entry in your check register and now your account is overdrawn. If you have Overdraft Protection or Courtesy Pay, the overdraft was likely covered, but probably not in the same way. It's good to know that the purpose of both is to help you avoid interruptions in your financial life if you make a payment but don't have the funds in your account. They are not, however, the same thing. The difference lies in how the payment is covered.

Overdraft protection is set up in a way that if you make a payment out of your checking account - whether it's with a check or your debit card - that causes an overdraft, funds are transferred from your savings account to cover the overdraft. A fee is charged for the automatic transfer each time the service is used. In order to have this service, you must enroll, choose the savings account from which funds will be transferred, and actually have the funds in savings to cover the overdraft amount.

Courtesy Pay is basically a loan from your financial institution. It allows transactions to process, up to a certain limit, even when funds are not available in your checking account. This means that if you make a payment out of your checking account whether it's with a check or your debit card, but do not have enough money in your account, the payment is allowed to go through and your account will go negative. The coverage keeps you from having declined cards or bounced checks, but you'll need to put the money back into your account to bring the balance positive. The fees associated with Courtesy Pay are generally higher than with Overdraft Protection. At some financial institutions Courtesy pay is tied to a Line of Credit or Credit Card, so you could be paying interest, too.

The bottom line is to know what services your financial institution offers and the details of the service you choose, so that if an overdraft occurs your covered – and at the lowest cost possible.

FDLCU EMPLOYEE SPOTLIGHT

In February, Tammy and Cassandra helped The Wisconsin Credit Union League Foundation raise \$13.5k by participating in their Frozen Foundation Fitness Fundraiser!



WE'RE COLLECTING TABS FOR RONALD MCDONALD HOUSE

Save your aluminum tabs from your cans, because FDLCU is collecting as many as we can for Ronald McDonald House Charities' Tab Toss on Saturday, May 14. A drop off bin is located in our lobby.



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