NOTES OF INTEREST

FDL
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CREDIT UNION

HOLIDAY CLOSINGS:

- **INDIGENOUS PEOPLES' DAY**
  October 14
- **VETERANS DAY**
  November 11
- **THANKSGIVING DAY**
  November 28
- **CHRISTMAS EVE**
  December 24 - Closed at Noon
- **CHRISTMAS DAY**
  December 25

UPCOMING EVENTS:

- **FDLCU'S 2024 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

CONVERSION SUCCESS!

-what is next?

First and foremost, we wanted to extend a big thank you for your patience and trust in us during this significant transition!

Now that the core technology platform conversion is complete, what is next for online banking users?

UPGRADE COMPLETE

OCTOBER 1

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☐ **RE-ENROLL IN ONLINE BANKING***
Please note, when you re-enroll in online banking, you will automatically be enrolled in e-statements. If you would like to receive a paper statement each month, you will need to opt-out of e-statements.

☐ **DOWNLOAD THE NEW MOBILE APP**

For how-to resources and instructions for downloading the new mobile app, please visit: https://fdlcu.com/core-conversion.html.

Happy Thanksgiving!

From all of us at Fond du Lac Credit Union, Happy Thanksgiving! We are thankful for your business.

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 2025 Christmas Club dividend rate is 0.30% APY. Happy Holiday Shopping!

EMPLOYEE UPDATES

Please join us in wishing Eileen the absolute best in her retirement! Eileen joined Fond du Lac Credit Union over twenty-three years ago, and during her time with us, she has been a valuable addition to our team. We will miss her dearly!

We also have a few new additions to the FDLCU team! Please help us in welcoming:

Zach joined our team as a Loan Support Specialist in August

Robin joined our team as a Lending Specialist in August

Kim joined our team as a Part-Time Member Associate in September

Gretchen joined our team as a Part-Time Member Associate in September
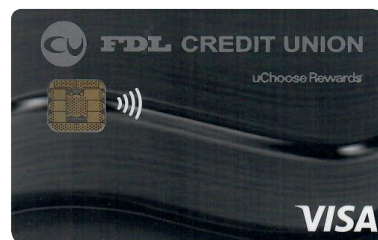
BOARD MEMBER ELECTION

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 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, 2024 for our nominating committee to review. If you have any questions about the nomination process or election, please contact Scott Roesch, President, at (920) 921-1123.

91 N Pioneer Road, Fond du Lac, WI 54935-1005
PHONE: (920) 921-1123 | FAX: (920) 921-2460

CREDIT CARD TIPS & TRICKS

Whether you are brand new to the credit card world, or a seasoned user – here are some tips to ensure you are using your credit card in a financially healthy way.

1. ONLY CHARGE WHAT YOU CAN AFFORD.
The buy-now-pay-later premise of credit cards can be tempting, but spending beyond your means is a quick way to accidentally land yourself in debt.

2. MAKE YOUR MONTHLY PAYMENTS ON TIME.
Be sure to at least make your minimum payment before your due date each month! Consider setting up automatic payments to avoid forgetting.

3. PAY MORE THAN YOUR MINIMUM PAYMENT.
If you continue carrying over a balance each month, this can add up fast and bury you in debt.

4. STAY CLEAR OF YOUR CARDS LIMIT.
One way to keep your credit score healthy is to keep your credit utilization ratio under 30%. The lower the percentage, the better.

5. CHECK YOUR STATEMENTS MONTHLY.
While it's tempting to just eyeball the balance and make your payment, we recommend taking a closer look.

Owning a credit card empowers you as a consumer. It makes both in-person and online transactions not only convenient, but also rewarding. While credit cards can be great tools for your finances, you do have to be careful, since it can be easy to fall into the debt trap.

To read more, visit: https://fdlcu.com/credit-card-tips-and-tricks.html.

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