

NOTES OF INTEREST



YOUR QUARTERLY FDL CU NEWSLETTER: SUMMER 2024



HOLIDAY CLOSINGS:

- **INDEPENDENCE DAY**
July 4
- **LABOR DAY**
August 31 - September 2
- **INDIGENOUS PEOPLE'S DAY**
October 14

OUR MISSION:

TO CREATE EXCEPTIONAL MEMBER EXPERIENCES.

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

EXCITING NEWS!

We are thrilled to announce that we will be converting to a new core banking software system! We have decided to make this change so that we can provide you with the newest technology and easiest to use mobile app and internet banking options, while continuing to provide safe and secure products and services.



We will keep you informed of our progress and changes by mail, e-mail, lobby signs and website posts. So be on the lookout for more information coming soon!

SCHOLARSHIP WINNERS

Congratulations to our two \$1,000 Scholarship Winners for 2024!



Isabella Olson

Isabella graduated this year from Fond du Lac High School. She will be attending Grand Canyon University in the fall. Isabella plans to

fulfill her lifelong dream of becoming a teacher, and looks forward to helping shape the lives of children by providing them with the education and tools to thrive.



Ellis Keifenheim

Ellis graduated this year from Winnebago Lutheran Academy. He will be attending Milwaukee School of Engineering in the fall. While he is still deciding on

what type of engineer he plans on becoming, Ellis is looking forward to how a career in engineering will allow him to contribute to society in meaningful ways.

EMPLOYEE UPDATES



Welcome to our newest Team Member, Charlene! She joined our team as a part-time Member Associate in May. Be sure to say hi to Charlene when you stop in!

Help us help the kids of Fond du lac!

In partnership with Back to School FDL, Fond du Lac Credit Union is collecting school supplies this July through August for children in need, so that every child can start the school year ready to learn. You can help show support by donating school supplies. Simply bring supplies to our location at 91 N Pioneer Road, where we have a drop-off box located in our lobby. Every little bit helps! A list of some of the items include:

- Binders 1"
- Colored pencils
- Compasses
- Crayola Markers
- Erasers
- Dry Erase Markers
- Glue
- Glue Sticks
- Graph Paper
- Highlighters
- Index Cards 3" x 5"
- Pencil Cases
- Spiral Notebooks
- Pencils No. 2
- Pocket Folders
- Rulers
- TI30XS Calculators
- Scissors, Pointed

PRIVACY POLICY

There have been no changes to our Privacy Policy in the past year.

If you wish to review the Privacy Policy, you may find it on our website at <https://fdlcu.com/privacy-policy.html>. You can also ask for a copy when you stop in the office.

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HOW YOUR CREDIT SCORE CAN AFFECT YOUR

PERSONAL LOAN

Do you know what your credit score is? You should! Your credit score is one of the most important factors lenders consider when you apply for a personal loan. It is used to determine how likely you are to repay a loan balance. When you apply for a loan, lenders will check your credit. The higher your score, the more likely you are to be approved. If you have a less than ideal score, you likely won't be approved by most lenders, and if you are approved, a lower score could have a less than ideal affect on your loan terms.

Lenders will use your credit score to make sure they set your loan terms wisely. This includes your interest rate, the amount you are approved for, and the length of repayment.



While your credit score isn't the only factor that matters when you apply for financing, it certainly is an important piece. Generally, lenders reserve the lowest interest rates and the most attractive loan terms for people with high credit scores. Check your score before you apply for a loan to see where you stand! You can get a free credit report once a year from annualcreditreport.com.

For more details on what credit factors lenders look at and what loan terms can be affected, visit www.fdlcu.com/how-your-credit-score-can-affect-your-personal-loan.html.

Interested in a personal loan?

Whether you are looking to pay off debt, planning your dream wedding, or have unexpected auto repairs, Fond du Lac Credit Union can help get you to where you want to be. We have personal loans, customized just for you! For more information, or to apply online, visit: www.fdlcu.com/personal-loans.html.

