

NOTES OF INTEREST



YOUR QUARTERLY FDL CU NEWSLETTER: WINTER 2025



HOLIDAY CLOSINGS:

- **NEW YEAR'S DAY**
January 1
- **MARTIN LUTHER KING DAY**
January 20
- **PRESIDENT'S DAY**
February 17

UPCOMING EVENTS:

- **70th ANNUAL MEETING**
Thursday, March 20 @ 6pm - Virtual

OUR MISSION:

TO CREATE EXCEPTIONAL MEMBER EXPERIENCES.

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

Community Involvement

In 2024, FDL CU and our team donated and volunteered to the following causes, programs, events, and organizations in our community:

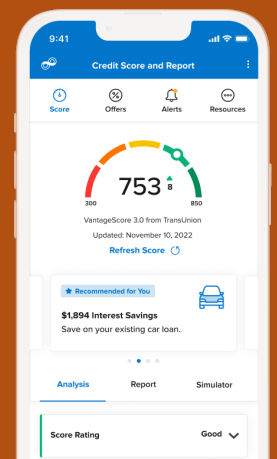
- Bids For Kids - Silent Auction
- *Children's Miracle Network*
- Help for the Homeless
- *Solutions Center*
- Baskets of Hope
- *Solutions Center*
- Soda Tab Collection
- *Ronald McDonald House*
- Back to School Supply Drive
- *Boys & Girls Club*
- Walk to End Alzheimer's
- *Alzheimer's Association*
- *St. Katherine Drexel Shelter*
- *FDL Community Blood Drive*
- *Salvation Army*
- *FDLCU Scholarships*



NEW YEAR. NEW SCORE.

As you embark on the exciting journey of self-improvement in 2025, make sure to prioritize the health of your credit score. Our Credit Score solution is here to empower you, and the best part, it's entirely FREE! With this tool, you can gain valuable insights into the key factors shaping your credit score, receive personalized tips for enhancing your financial health, access your credit report anytime, anywhere, and so much more! Start the new year on a strong financial note by equipping yourself with the tools to conquer your 2025 financial resolutions!

Log in to your Fond du Lac Credit Union Online/Mobile Banking and tap Show my Score on your Dashboard to register today!



SCHOLARSHIP OPPORTUNITIES

Every year, Fond du Lac Credit Union offers two \$1,000 scholarship opportunities. All applications must be received by April 1, 2025. Qualification details and applications can be found at www.fdlcu.com/community/fdlcu-scholarships/.

Tax Refund Reminder

Remember - Tax refund checks payable to two parties (for example, John Smith and Jane Smith) must be signed by each person listed on the check. Get your return faster with direct deposit. FDLCU's routing number is 275977450. If you're unsure of your full account number, call us at (920) 921-1123 before you submit your forms. We're happy to help!

BOARD OF DIRECTORS ELECTION

The nomination deadline for new candidates for the Board of Directors has passed. The nominating committee has submitted the following names for re-election:

- **Marty Schibbelhut** - 3 year term
- **Michelle Schneider** - 3 year term
- **Scott Roesch** - 1 year term

EMPLOYEE UPDATES



Zach transitioned to the role of Accounting Associate in November!

Lauren joined our team as a Loan Support Associate in November!



FRAUD FIGHTER - PASSWORDS

Most of us know by now not to use the same passwords for different accounts; yet some of us still do. But users who continue to use passwords they know have been exposed in a hack are truly flirting with danger. Hackers who get passwords from data dumps or buy them on the dark web have the keys to enter sensitive accounts. Data breaches result in hacked passwords. Those passwords give access to an account, and that access can lead to the theft of other PII (Personally Identifiable Information) like bank and credit card information.

Here are some password tips for protecting your accounts and personally identifiable information:

- *Change passwords immediately after finding your account may be exposed in a data breach.*
- *Use strong and unique passwords for each account and change them regularly. Include letters, numbers, and special characters.*
- *Use two-factor (2FA) or multi-factor authentication (MFA) when available, as they provide additional layers of security when logging-in.*
- *Keep passwords to yourself and don't share them.*
- *Avoid using passwords with unsecured Wi-Fi as they can be intercepted and stolen.*

ANNUAL MEETING

Annual meetings are part of what makes a credit union different. This is an opportunity for you to hear about plans for the coming year, ask questions, voice your opinions, and be involved in making FDLCU better! Join us virtually for our 70th annual meeting on March 20th, at 6PM. Please RSVP to info@fdlcu.com by March 10th so that we can send you the virtual meeting invite!

