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SEPTEMBER 30th, 2022

ANNUAL ACCOUNT VERIFICATION

Each year, First Choice Credit Union's Audit Committee conducts an account verification on all of our members' accounts. This year, we are outsourcing this project, so you will notice some changes in the look of your statement, as well as the envelope it is being mailed in. Please rest assured that this is your First Choice Credit Union quarterly statement. Also the statement is printed on both sides of the paper.

If you have any questions regarding your statement, please forward all questions to our Audit Committee members, Myron Westphal at (715) 693-0860, Ron Koepke at (715) 384-2610, or Jeff Zondlo at (715) 387-2605

We will be closed on Thursday, November 24th, 2022 to celebrate Thanksgiving with our families



INTERNATIONAL CREDIT UNION DAY

International Credit Union Day is October 20th, 2022. Sign up at the Credit Union before October 20th to register to win one of 40-\$20 cash prizes. The drawing will take place October 20th at 8:00 AM. Stop at the Credit Union on the 20th or 21st to see if you are one of the lucky winners. Please note: 1 entry per person per visit to the Credit Union. No purchase necessary.

SHAZAM DEBIT CARD HOLDERS

SHAZAM will contact you if they feel there is suspicious activity happening with your debit card. It is very important for you to answer their phone call or respond to their message.

Please add this phone number to your contacts so you recognize the phone number when it appears on your phone. (855-219-5399) Acknowledging this phone call or message may prevent further fraud on your account and/or having your card blocked from further use.

We also strongly recommend downloading the BRELLA app. This is an app that helps you monitor your debit card. This app allows you to turn your debit card off/on, check your balance, and set alerts for your debit card.

BRIGHT BEGINNINGS COLORING CONTEST

For the month of October, we will have a Halloween Coloring Contest. Every entry dropped off will get to pick a surprise from our treasure chest. The contest starts October 1st and will end October 3lst. We will be doing four age categories, 0-4 yrs, 5-7 yrs, 8-11 yrs, and 12 yrs and up. There will be a 1st, 2nd, and 3rd place prize awarded for each age group. First place will receive \$10.00, second place will receive \$5.00, and third place will receive \$3.00. Limit one entry per child. (no purchase necessary)

Bright Beginnings is a special savings account for our future savers at the Credit Union. This account has great incentives for kids to earn money and watch it grow as they deposit money into their savings account. Account holders can use the account from birth through their 18th birthday. Bright Beginners will receive a birthday card with a voucher for a \$2.00 deposit into their account, cash drawings, higher interest rates, no minimum balance, activities, saving incentives, coloring contests, games, and rewards for good grades (up to \$5.00 per semester).

CHRISTMAS CLUB

Christmas Club funds will be disbursed on November 1st, 2022. If you wish to change how you will receive your Christmas Club money, please contact your Credit Union by October 24th, 2022. You have the option to receive a check in the mail, or have it deposited into your savings or checking account. For those of you who don't have a Christmas Club account with us, it's not too late! Christmas can be a difficult time financially, and we would like to help you have a stress-free holiday season. To open your account, please contact a member service rep. for details.

ADDRESS UPDATES REQUESTED

Please double-check your statement (or online account) to make sure that we have the most up-to-date address on file. We would also appreciate having your up-to-date phone number. You can email an address change request to service@firstchoicecreditunion.com or call us at (715) 387-8405. Thank you!

A NOTE FROM THE PRESIDENT'S DESK

As you are aware, we are now in the month of September, and that means the beautiful fall colors will be right around the corner. In our fast-paced lives, we sometimes don't take the time to notice the beauty we have in Central Wisconsin, and in the entire state. I hope you are able to take some time to enjoy the scenery and attend some fun events in the area.

SCAMS: We have seen some members lose funds to scammers again this past quarter. One was a scam where the member went out and bought gift cards and sent the card numbers to the scammer. The loss was several hundred dollars. Another member had some issues with billing from Amazon, so they Googled Amazon and they called the number of the first website that came up. If was a fake "Amazon" site and the scammer had the member download an app call "anydesk.com" which gave them control of the computer. The scammers got in and took money from the account. We ask that you be cautious and do not give out your personal information, don't buy gift cards, and don't take calls from those you don't know. If you have any doubts, talk to a family member, friend, or call us to discuss the situation. We are here to help and don't want any of you, our members, to lose any of your hard-earned money.

Rob Schulz



