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JUNE 30, 2023

BRIGHT BEGINNINGS:

Hey Kids! Now that school is out and summer is here, it is the perfect time to bring in your report cards and get rewarded for all the hard work you did last semester. First Choice Credit Union will pay you \$0.50 for every A, B, or Satisfactory grade you earned, up to \$5.00. This is our way of saying thank you for saving with us. You must have a Bright Beginnings account to participate. If you are not signed up for Bright Beginnings, ask one of our friendly Member Service Reps for details. We want to make saving money and coming to the credit union fun for kids of all ages.

UNITED WAY SUPPLIES 4 SUCCESS CAMPAIGN

First Choice Credit Union will once again be supporting the Marshfield Area United Way's "Supplies 4 Success" campaign. We will be collecting school supplies from our staff, volunteers, and our members from July 24th through August 7th, 2023. For more information and a list of requested school supplies, visit *marshfieldareaunitedway.org*, go to "Events", then "Supplies 4 Success". All items collected will be donated and distributed to children of area schools.

We appreciate your support and are happy to support this project.



CHRISTMAS CLUB

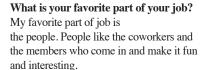
As we all know, Christmas can be a hard time financially for a lot of people. We have a great solution for you. By opening a Christmas Club account, with small deposits each time you get paid, you will have the money you need to make it a Merry Christmas. It's as easy as 1, 2, 3:

- 1. Let us know you want to open a Christmas Club
- 2. Make your affordable weekly or bi-weekly deposits
- 3. We will disburse your money to checking, savings, or by check the first week of November.

Call us today to get the ball rolling. You'll be happy you did.

EMPLOYEE SPOTLIGHT:

This quarter, our Employee Spotlight is on Carter Griepentrog. Carter has been with First Choice Credit Union as a Part time Member Service Representative. He worked through the Youth Apprenticeship Program through Spencer High School since August 2022.





What are your plans for the future? My plans for the future are to attend NTC for two years to earn my Associates Degree in IT. I will be attending virtually for two years.

What is your favorite pastime? My favorite pastime is hard to choose, but I would have to pick either 3D printing or weight lifting.

Please share a little background about yourself: I just graduated from Spencer High School. I am a nice and caring person who enjoys helping people.

First Choice Credit Union will be closed in observance of:

Independence Day - Tuesday, July 4, 2023 • Labor Day - Monday, September 4, 2023





SCHOLARSHIP WINNERS ANNOUNCED

First Choice Credit Union is pleased to announce the winners of our two scholarships given out annually through First Choice Credit Union. The winner of the Loraine Ross Scholarship is Katelyn Wernberg, from Marshfield High School. Congratulations to Katelyn on the \$600 scholarship, which is paid out over 2 years. The winner of the James Zahradka Memorial Scholarship is Aspen Hagen from Loyal High School. Congratulations to Aspen. This \$500 scholarship is also divided up over a 2 year payout. We wish these 2 young ladies, and all graduates, good luck and much success in the future.

PROBLEM GAMBLING ON THE RISE

The Wisconsin Council on Problem Gambling (WCPG) reports that gambling addiction is on the rise. They provide a 24-Hour Helpline at 1-800-GAMBLE-5, Text for Help: 1-850-888-HOPE, and a Chat line at *www.wi-problemgamblers.org* that provides information and referrals for gamblers. The Helpline also extends help to family members, concerned friends or employers. The WCPG has a database of qualified treatment providers, Gamblers Anonymous and Gam-Anon chapters to which callers can be referred. Information packets of literature can also be mailed to callers.

If you, or someone you love, has a gambling problem, we encourage you to get help by contacting one or more of the sources above.

A NOTE FROM THE PRESIDENT'S DESK

In the March 31, 2023 Newsletter, we recognized Gary Grieser for having been a volunteer for First Choice Credit Union for 50 years. It is with sadness that we inform you that Gary passed away on June 9th, 2023. He was dedicated to helping the members of First Choice Credit Union. In our Board Meetings, he was always focused on what we could do to help our members, as well as making sure the credit union was doing well financially. At a time in our lives, where volunteering has become the exception, rather than the rule, Gary set a high standard of dedication, commitment and longevity to the credit union. Our thoughts and prayers go out to his wife, Karen, and his children and grandchildren. He will be missed, but not forgotten.

Once again, I want to make a comment about being careful with your account information, and to be aware of Scams. I know, I mention this every quarter, yet, we have members getting scammed virtually every month. If anyone asks you to buy and send over gift cards through the mail, or take photos of the front and back of the cards and send the photos to them, DO NOT DO IT. If someone tells you to not tell your financial institution or family members about what they want to do, this is a "red flag" that this may be a scam. We do not like seeing our members hurting financially or emotionally, so I ask that you be careful.

We urge you to call or come into the credit union to verify that you have a Payable on Death (POD) beneficiary or beneficiaries listed on your account. If you do not have this set up, we strongly recommend that you designate someone. We are happy to update your information and it only takes a few minutes. This designation will benefit whoever is in charge of your financial matters after death. If there are no beneficiaries listed upon your death, an attorney may need to be contacted to help finalize the account. This can be costly and time consuming.

Rob Schulz



