



A member had \$1,700 in overdrafts and wasn't keeping up with credit card payments.

We created a payment plan and set up a budget he could handle. Each pay period we review his budget and discuss what debt to pay down.

Now, he's back on track and even started a savings account. We helped change his immediate financial situation and continue to help him toward future financial success.

Learn more:
TheLeague.coop/Stories





Our credit union was prepared to offer any military or VA employee affected by a possible government shutdown a \$5,000 interest-free loan. Members of the U.S. Air Force and their families could use these loans to weather the shutdown and pay it back with no costs when it was over.

This is why credit unions exist – to help their member-owners.

Learn more:

TheLeague.coop/Stories





Every quarter, our employees get to wear jeans on Wednesdays for the privilege to #giveback within the communities we serve.

A recent donation was to the Big Brothers & Big Sisters of Dane County, which offers children a caring adult role model. Today's youth face a variety of challenges, and being matched with a Big Brother or Big Sister can help them navigate these challenges and reach their potential.

In just the past year, our staff has contributed \$3,125 to worthy causes.

Learn more:

TheLeague.coop/Stories





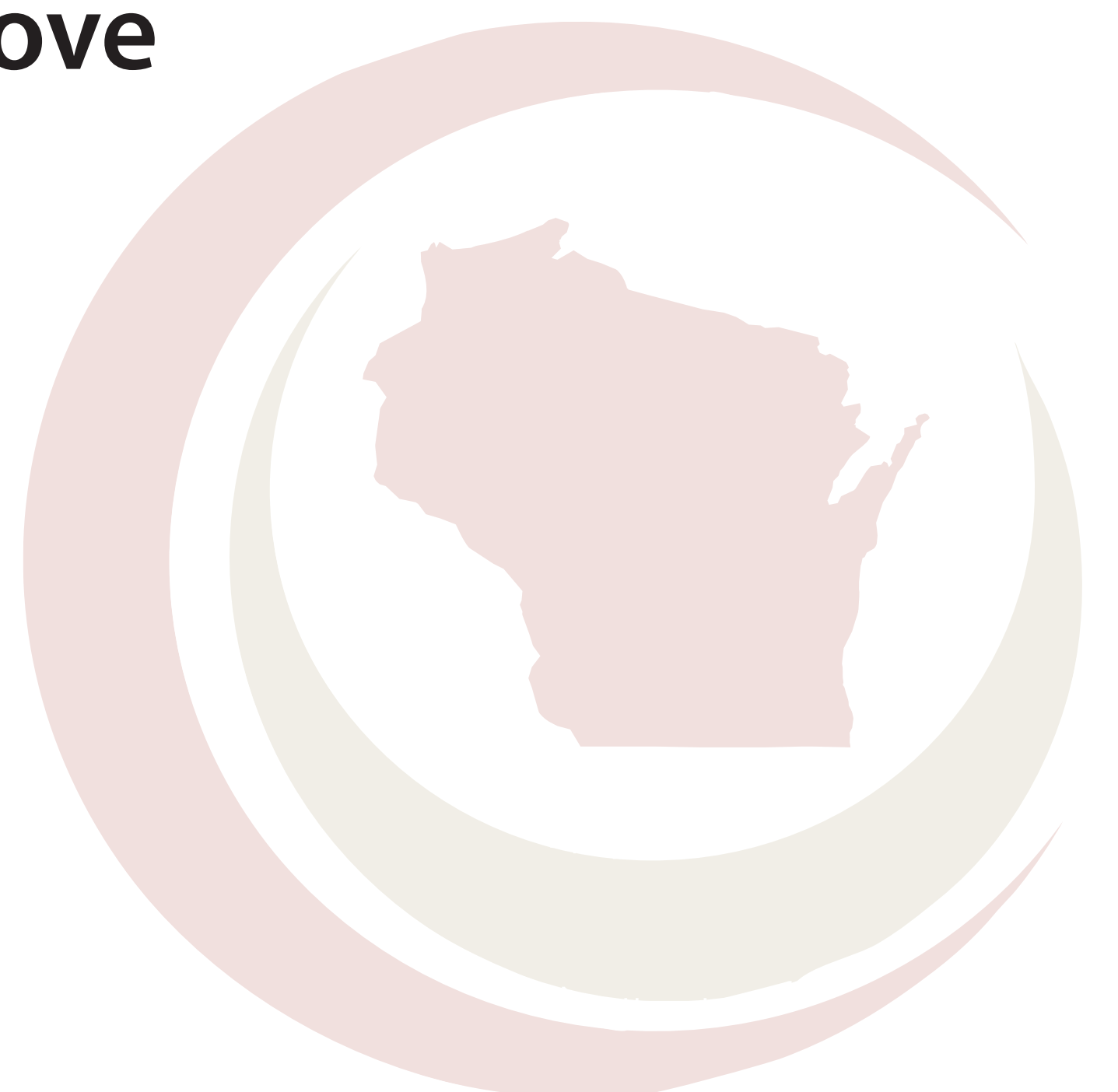
“I am a hard-working single mom who was new to the area. Right before Christmas, the engine on my truck blew, and where I live is not supported by public transit. I applied at dealership after dealership, only to be turned away.

“I was about to lose my job, so I tried once more at Altra and was absolutely blown away when I was approved for a loan on a perfect car and finally treated like I mattered!

“Altra has been a Godsend. I am now able to get to and from work—even took a few road trips with my kids over the summer! I love my credit union!”

Learn more:

TheLeague.coop/Stories



Athens Area

• C R E D I T • U N I O N •

Each year, we allocate funds to support our local community. In 2018, we gave more than \$7,000 in donations to various community organizations, including \$1,000 to Boy Scout Troop 350 for Scout Hut Renovations, \$400 to Athens Youth Football for new helmets, \$750 to the Athens Trail Association for trail maintenance, and \$1,000 to replenish the local food pantry.

We believe that our community's strength comes from within, and we will continue to contribute to those who are its backbone.

Learn more:

TheLeague.coop/Stories





“Thank you so much for your help and kindness this year.”

“Thank you for always being there for me when I needed help financially.”

“Thank you for keeping my mortgage interest stable and treating me as family.”

“We are grateful that we have people like you in our small community who can teach us how to be proactive with our money.”

“Thank you from the bottom of our hearts!”

These are just a few excerpts from thank-you notes we have received in the past year!

Learn more:

TheLeague.coop/Stories





We raise funds for Special Olympics, Crime Stoppers, Honor Flight, and programs for the homeless, suicide prevention, the library and food pantries.

We've supported diaper drives, school supply and book drives, breast cancer research, a pet pantry, hospice caregiving, and the American Legion and Kiwanis Club.

We've been honored by the United Way every year since 2000 for employee contributions and participation.

Learn more:

TheLeague.coop/Stories





“My personal computer was accessed by an unknown entity. When I realized what was occurring and that it was probably a scam, I went to the branch to see if any funds had been withdrawn, which they had.

“Needless to say, I felt angry and embarrassed, but she empathized and offered solutions in a professional and respectful manner. As she suggested, I froze my account, turned in my debit card, and filled out an unauthorized transaction form.

“Although the experience was regrettable, I left the branch feeling like I was being taken care of. Thank you for training your staff to serve with their heart.”

Learn more:

TheLeague.coop/Stories





Our member came to us for help avoiding bankruptcy. He had payday loans totaling over \$3,500 with interest payments exceeding 50% of his income each month, and a credit score that had fallen below 570.

Lasandra, a certified financial counselor and loan officer at Brewery CU, not only helped him pay off all of his payday loans with affordable payments, but she also assisted him with receiving his first credit card. He is now able to pay his credit obligations on time, and his credit score is improving.



Learn more:

TheLeague.coop/Stories



Brokaw Credit Union

A man with a laid-off spouse called seeking help to cover a medical bill and new tires. We were not only able to cover the need, but also included his outstanding payday and high interest loans.

They went from \$200/month for one payday loan payment to the new consolidated loan payment which was less than \$200/month.

Learn more:

TheLeague.coop/Stories





Non-members had a dealer approve them for an auto loan but at an interest rate they felt was a little high.

They decided to call us, and we were able to offer them a 3% lower rate. More importantly, we noticed that the member had two other loans with finance companies.

We were able to pay off both loans, saving the member \$349/month, with their interest rates on four loans going from 30%-38% down to 11.24% and 11.99% on two loans.

In the end, the now-members said, "Thank you for taking a chance on us."

Learn more:

TheLeague.coop/Stories





Cloverbelt Credit Union

We have a self-employed over-the-road trucker who has his semi financed with us. Unfortunately, he was diagnosed with cancer and will be unable to drive for six months while receiving chemo treatment.

We provided him with a six-month extension with no payments and waived the interest in order to eliminate not only the payment but also allow him to concentrate on his recovery.

We are happy to report he will be back on the road in the next couple of weeks!

Learn more:

TheLeague.coop/Stories





A formerly bankrupt young couple was consistently denied for loans elsewhere. With our free financial counseling, we prescribed a plan: budgeting, cutting unnecessary spending, a secured low-limit credit card to build creditworthiness, on-time payments, and more.

Today, both members have stellar credit scores above 700 and a credit card, car loan, and mortgage. With tools to manage debt, they are now saving for the future.

Learn more:
TheLeague.coop/Stories





An older woman regularly visits our branch to make transactions. She is usually very positive and upbeat, so when she came in one day looking nervous, I knew I had to help.

Her husband was going into a nursing home, and she couldn't afford it.

Instead of pushing the sale of a personal loan, I wanted to give her a longer term solution. That's why I got her a meeting with our financial advisor who was able to set her up with a plan.

I am thankful to work at a credit union where this is an option, unlike the bank I worked at in the past.

Learn more:

TheLeague.coop/Stories





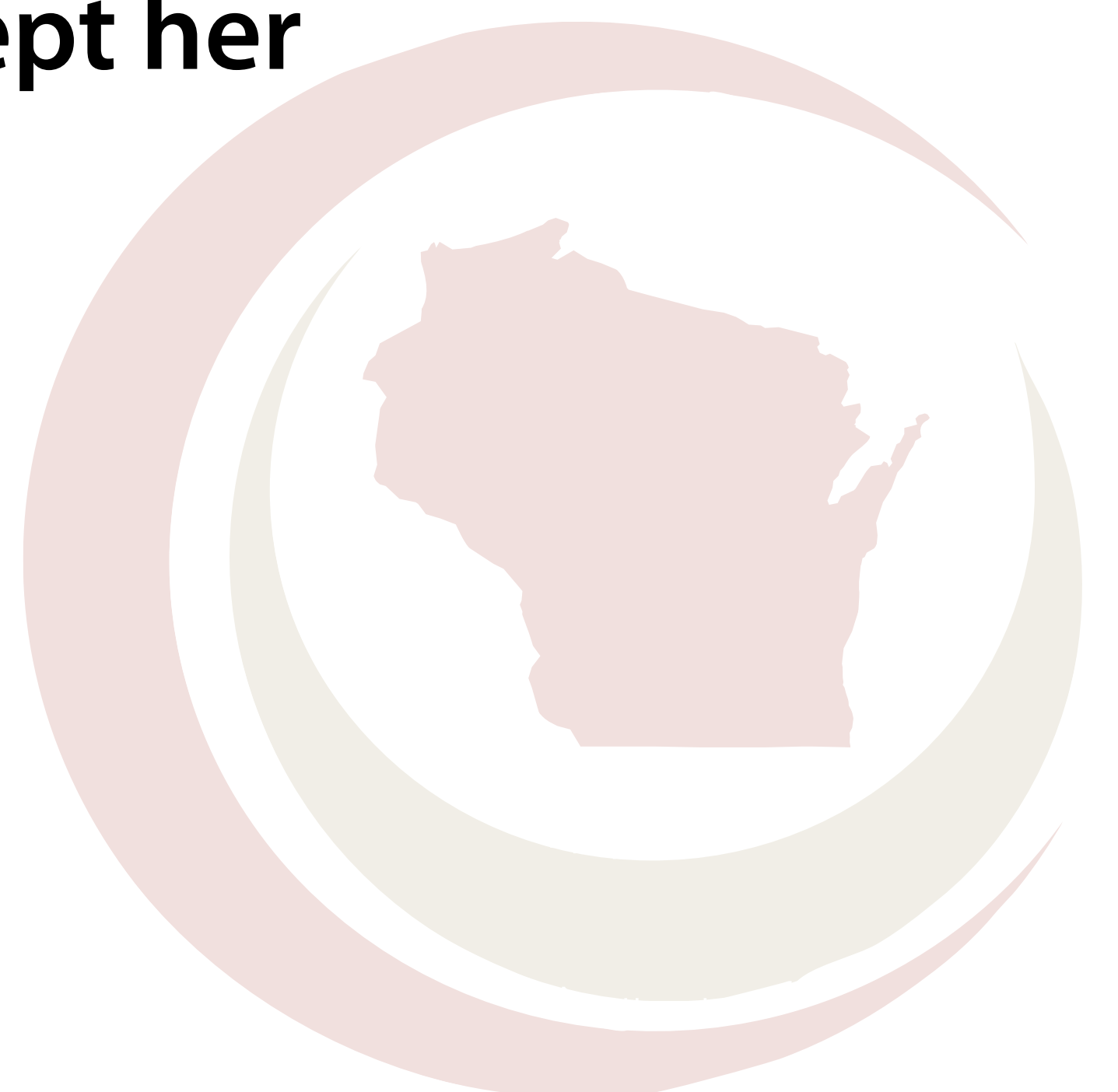
A member at Co-op Credit Union came through the drive-up and wanted to deposit a larger-than-normal check. After inquiring about the deposit, a CCU employee identified that the check was a promotional one for a high-interest loan at 33%.

The member had planned to use it to consolidate all her debt, but instead CCU staff helped her secure a loan to pay off her auto loan and several credit cards.

This helped her get to one payment at a fraction of the interest rate, saved her thousands of dollars, and, most importantly, kept her from falling victim to predatory lending.

Learn more:

TheLeague.coop/Stories





Cooperation among cooperatives is a key component of the Credit Union Difference.

Thanks to the cooperation and collaboration of credit unions participating in our shared networks, their members have access to 30,000 fee-free ATMs across the U.S. and can transact business at a nationwide network of 5,700 shared branches.

Learn more:

TheLeague.coop/Stories





We thanked our members with a Member Loyalty Reward at the end of 2018 by paying a 5.81% dividend on all perpetual contributed capital (PCC) balances for the month of December, plus paying a participation bonus based on each member's use of our products, services, and CUSO offerings.

Our members are our driving force, so we were thrilled to have this opportunity to give back and help credit unions continue to be wildly successful!

Learn more:

TheLeague.coop/Stories





In 2018, CoVantage was awarded a \$776,500 Community Development Financial Institution (CDFI) grant to improve blighted business and real estate within the CoVantage charter area. The goal of this program is to revive business districts that have seen better days.

Through this lending model, we hope to encourage more investment in downtown areas while creating jobs and make historic buildings compliant with current building codes.

The long-term effects of this program do not only impact the member but also the rest of the area by raising property values.

Learn more:

TheLeague.coop/Stories





DANE COUNTY
CREDIT UNION

Our new staff training program includes a community service component. All staff visit and contribute their time at The River Food Pantry in Madison as part of their training.

The opportunity serves as a way for staff to understand our role in the community as well as take part in an excellent team-building exercise.

Learn more:

TheLeague.coop/Stories





Educators
CREDIT UNION™

We've returned more than \$15 million to our members since 2009 through a program called Loyalty Pay Back.

Member-owners who use more of the credit union's services receive more in return. For example, members who use three or four services received \$15, those who use five or six services received \$50, and those who use seven or more services received \$75.

These are funds that we can return to members, because we are a not-for-profit cooperative.

Learn more:

TheLeague.coop/Stories





A member's husband was severely injured while hunting, and they faced a long period of reduced income while they both focused on his recovery.

We modified their mortgage to reduce their monthly cost by over \$1,000, helped set up an adjusted budget, and kept in touch to ensure she was managing the changes and stress.

Her husband is recuperating well, and she knows to count on us whenever she has questions.

Learn more:

TheLeague.coop/Stories





A veteran had a hard time paying for lodging after losing his home in a fire.

Though banks turned him away because of credit issues, we offered a solution to keep him on his feet until his VA benefits arrived. Plus, thanks to the generosity of another member looking to thank veterans, the gentleman was gifted an additional \$300.

He went from possibly being homeless to having a safe place to stay and resources to celebrate the holidays.

Learn more:

TheLeague.coop/Stories





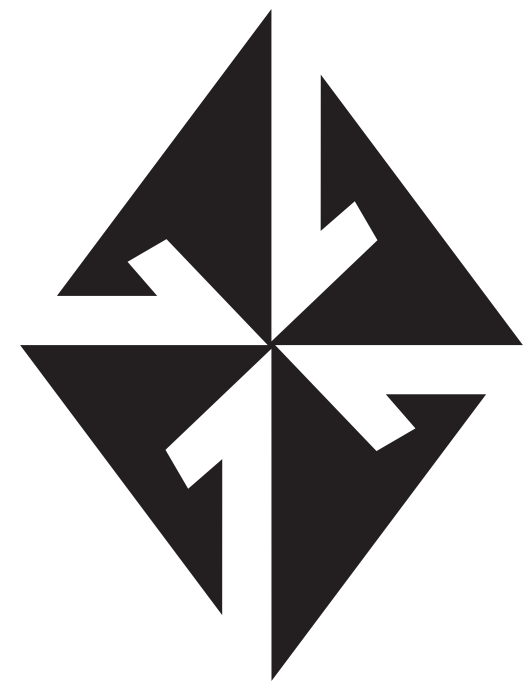
We are the most environmentally responsible credit union in the state of Wisconsin. One-hundred percent of our electricity comes from renewable sources, including our own rooftop solar array.

We have achieved zero-waste status, and we have gone beyond being carbon neutral to actually off-setting more carbon than we produce.

Learn more:

TheLeague.coop/Stories





*FIRST CHOICE
CREDIT UNION*

We are invested in meeting the needs of our members and communities. Our employees work monthly with the United Way to provide food bags for students, as part of the Nutrition on Weekends (NOW) program.

With our help, students can go home and be confident they'll have nutritious food on the days they're not in school.

Learn more:

TheLeague.coop/Stories



FOCUS

Credit Union

During an account opening a while back, a gentleman was telling us about a new car he recently purchased. Though he didn't know the exact details of the financing he signed up for, we suggested connecting with one of our lenders.

When all was said and done, we were able to save this member over \$10,000 in interest throughout the term of that loan! He was so appreciative.

Learn more:

TheLeague.coop/Stories





A non-member with children was forced from her home due to flooding in town and lost everything.

Her employer had a relief fund, but no other local financials would cash the check. She didn't have any other money to pay for lodging, so our President did some research on the relief fund.

We were able to open an account for her and cash \$1,000 right away. Our Member Consultants also gathered some gently used toys for her daughter's upcoming birthday as well as a proper car seat. We serve the whole person, not just their financial side.

Learn more:

TheLeague.coop/Stories



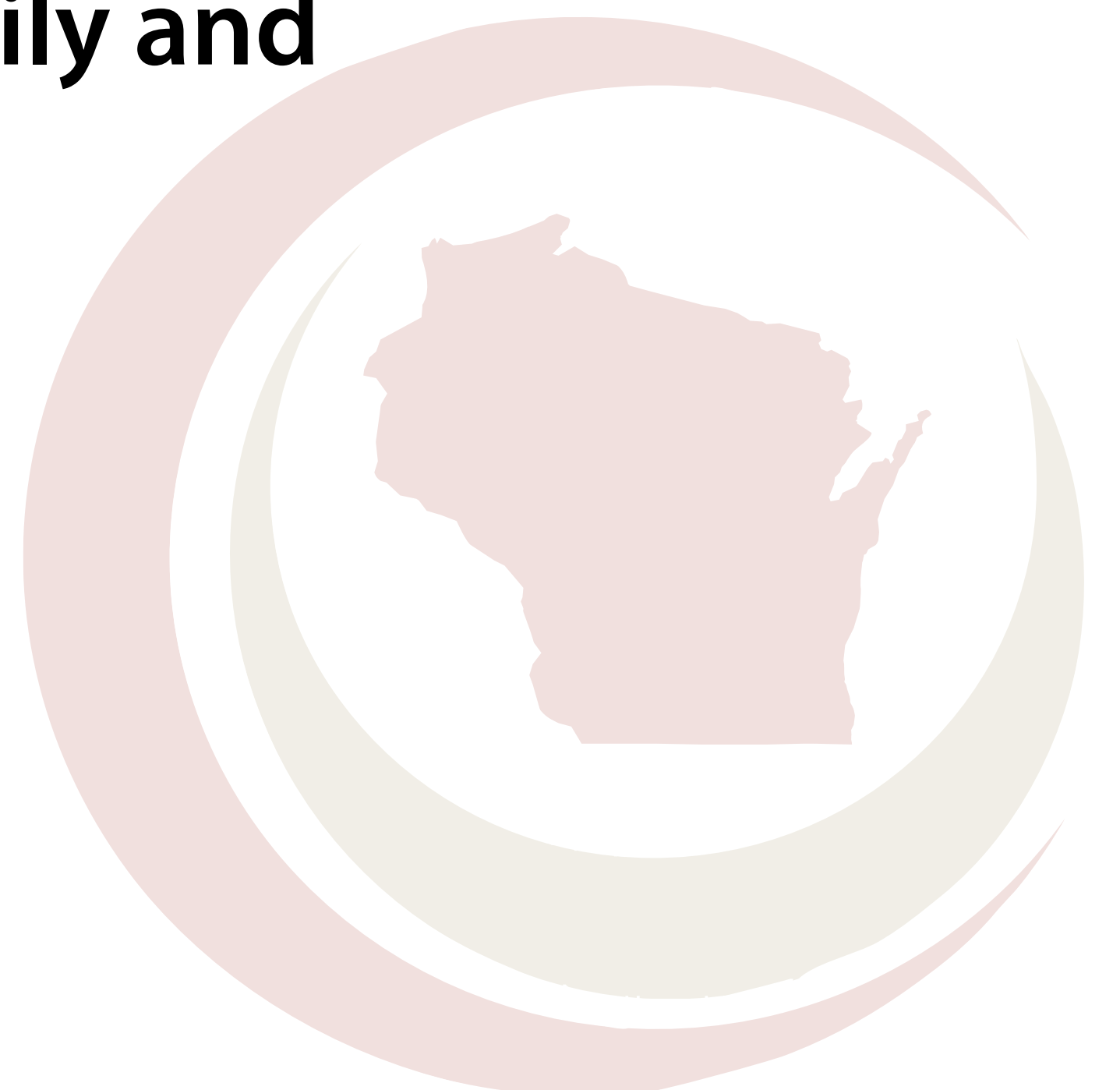


FORT COMMUNITY CREDIT UNION

A member originally from the Dominican Republic came in wanting to buy his own car, as he lives far from his work and knew it would be a very cold walk in the winter.

We gave him a secured credit card, helped him get his name on an energy bill, and made a plan to save up half of the amount for the vehicle he wanted to purchase.

Eight months later, he was able to get approved for a loan for the other half, and, after driving to work in his warm car during -50° F Wisconsin weather, he shared, "I love you guys! This is the first time I've felt like I have a family and a community since I left home."



Learn more:

TheLeague.coop/Stories



A self-employed truck driver who experienced a cut in wages faced a tax lien on his home. We extended his mortgage loan for a longer period at the same rate to help the member erase the lien and have more manageable monthly payments.

This was an option that other institutions would not have offered due to his scarred credit.

Learn more:

TheLeague.coop/Stories





Since 2009, Fox has sponsored a Mitten Toss at a Green Bay Gamblers hockey game, and all the mittens collected go to 20 low wealth schools in the Green Bay area. To date, we have collected over 14k pairs of mittens.

Fox also donates a washer and dryer to one of the schools receiving mittens. Last year, the Gamblers were so impressed by this that they decided to also donate a washer and dryer to one of the schools.

Learn more:

TheLeague.coop/Stories





GLACIER HILLS

your community credit union

The reality fair our credit union hosted at local high schools doubled in size in just three years and is now offered to all sophomores.

There was clear value to the 1,400+ teens that went through the program. That success led the school district to adopt a financial education requirement for graduation.

Learn more:

TheLeague.coop/Stories



G.E.C.U.

The Friendly Credit Union

Technology changes can sometimes be difficult for members to adapt to. A member had difficulties accessing online banking and spent an hour and a half on the phone with our member service department and could not reach a solution.

One of our loan officers volunteered to drive the 20 miles to her house to help this member with her online banking.

Learn more:

TheLeague.coop/Stories





A member's daughter visited a Guardian branch, asking how she could access her mother's account, as her mother was hospitalized and unable to withdraw the money necessary to pay her bills. She also was unable to produce a notarized letter approving her daughter's access, as the hospital no longer offered a notary service.

Going above and beyond, the branch supervisor made time to meet with the member and her daughter at the hospital and assisted with producing a letter that granted access.

Learn more:

TheLeague.coop/Stories





We created CU \$mile to motivate our employees to experience the gift of giving and renew the spirit of people helping people.

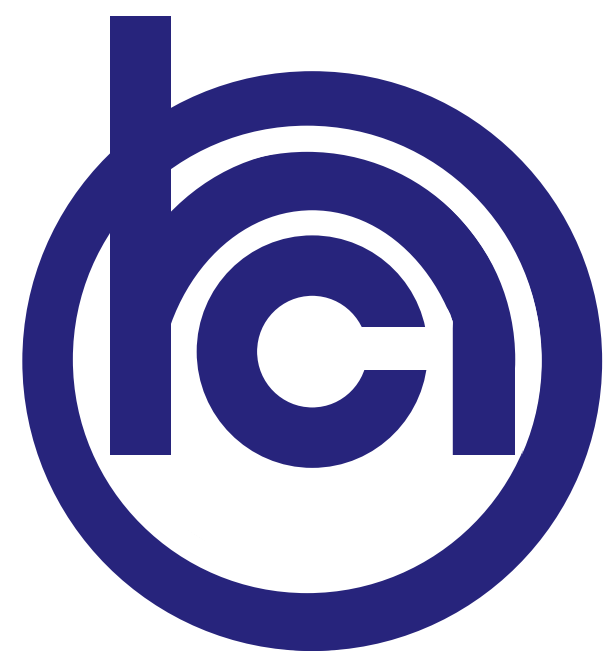
We launched the program by having staff members work in teams to randomly gift someone \$50. Thereafter, each employee receives \$200 on their work anniversary to gift to a person in need, a cause, or an organization of their choosing.

Shortly after its start, we saw a huge boost in our staff morale, and a few members even left their banks to open accounts with us because of CU \$mile.

Learn more:

TheLeague.coop/Stories





Health Care Credit Union

We had a member apply for a \$5,000 loan to pay off some collections and credit cards.

Looking at his credit report, we noticed that he was paying almost 30% in interest on his vehicle at a different institution.

In the end, we were able to refinance his car, pay off all of his collections, and save him \$250/month!

Since then, he has referred three other people to do the same thing by telling them how much we helped him. It's moments like that that make all of the hard work worth it!

Learn more:

TheLeague.coop/Stories





Two of our members have a daughter with special needs that require her to use a wheelchair.

Transportation is difficult, so the daughter's classmates started a GoFundMe and raised \$8k for a wheelchair accessible van! However, these vans run \$30k+, and the members didn't think they could afford the rest.

Heartland did its research on accessible van loans and worked hard on alternative financing methods that demonstrated that the members could afford the payment.

They found an accessible van that met their daughter's needs and drove across town just to show our staff.

Learn more:

TheLeague.coop/Stories



HERITAGE

credit union

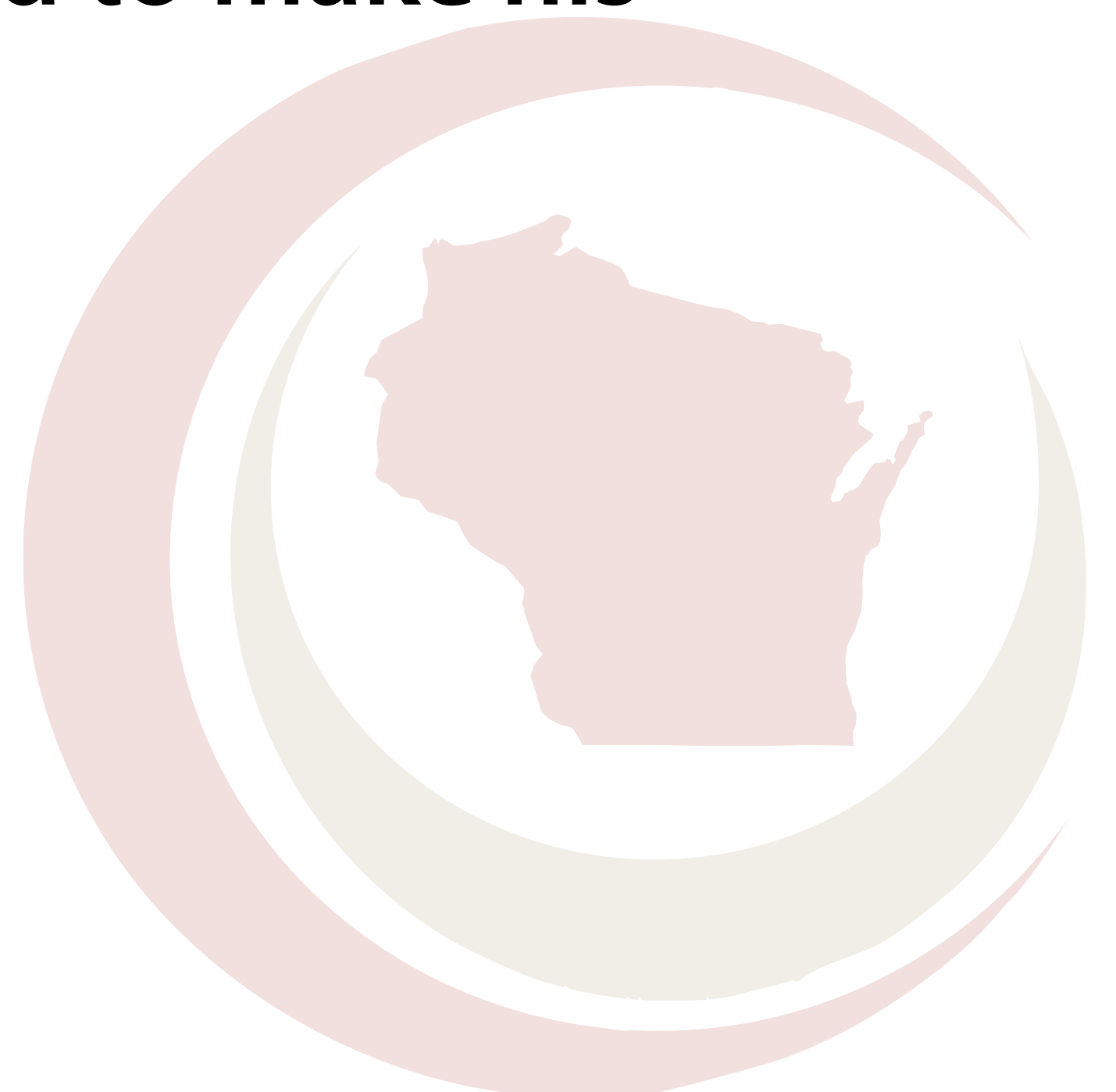


A member asked to open a checking account for his son, Martin. Martin was 50 years old with no credit score and a medical condition. He had gotten by with help from his father and using cash.

Martin's father sadly passed not long after, and Martin decided he wanted to buy a home.

Over the course of a year, we helped Martin build the credit he needed and save more money for a down payment.

Now, Martin is enjoying his new home and appreciates the time HCU invested to make his dream a reality.



Learn more:

TheLeague.coop/Stories



*Holy Family Memorial
Credit Union*

One member went out of their way to write us a thank you note for the many times we helped their family.

They found us kind and caring while always working to find the best solution for their dilemmas.

We try hard to make sure our members feel welcome and special.

Learn more:

TheLeague.coop/Stories





Kohler Credit Union created a new position, Community Outreach Manager, to maintain focus on and commit resources to community programs with an emphasis on financial literacy.

In 2018 alone, we reached 5,500 students through classroom presentations and reality fairs and another 1,100 students through our sponsorship of Banzai financial literacy materials used by area teachers.

Utilizing the Banzai materials has also enhanced the credit union's relationships with local schools and expanded their support in career readiness and entrepreneurship.

Learn more:

TheLeague.coop/Stories



LACROSSE BURLINGTON CREDIT UNION

A couple came to us distraught because their bank would foreclose if they didn't come up with \$4,700 in 10 days.

After going through a complete financial analysis, we set up a budget and created an account specifically to pay their bills. We called their bank to get approval for a revised repayment plan and saved their home.

Learn more:
TheLeague.coop/Stories





**LANDMARK
CREDIT UNION®**

You're worth more here.

“I had filed bankruptcy in 2009. In 2010, I was trying to rebuild my credit by refinancing a car I had paid cash for.

“Landmark CU was the only lender that would work with me at a very good rate. It helped me get back on track and I now have a 700+ credit score.”

Learn more:

TheLeague.coop/Stories





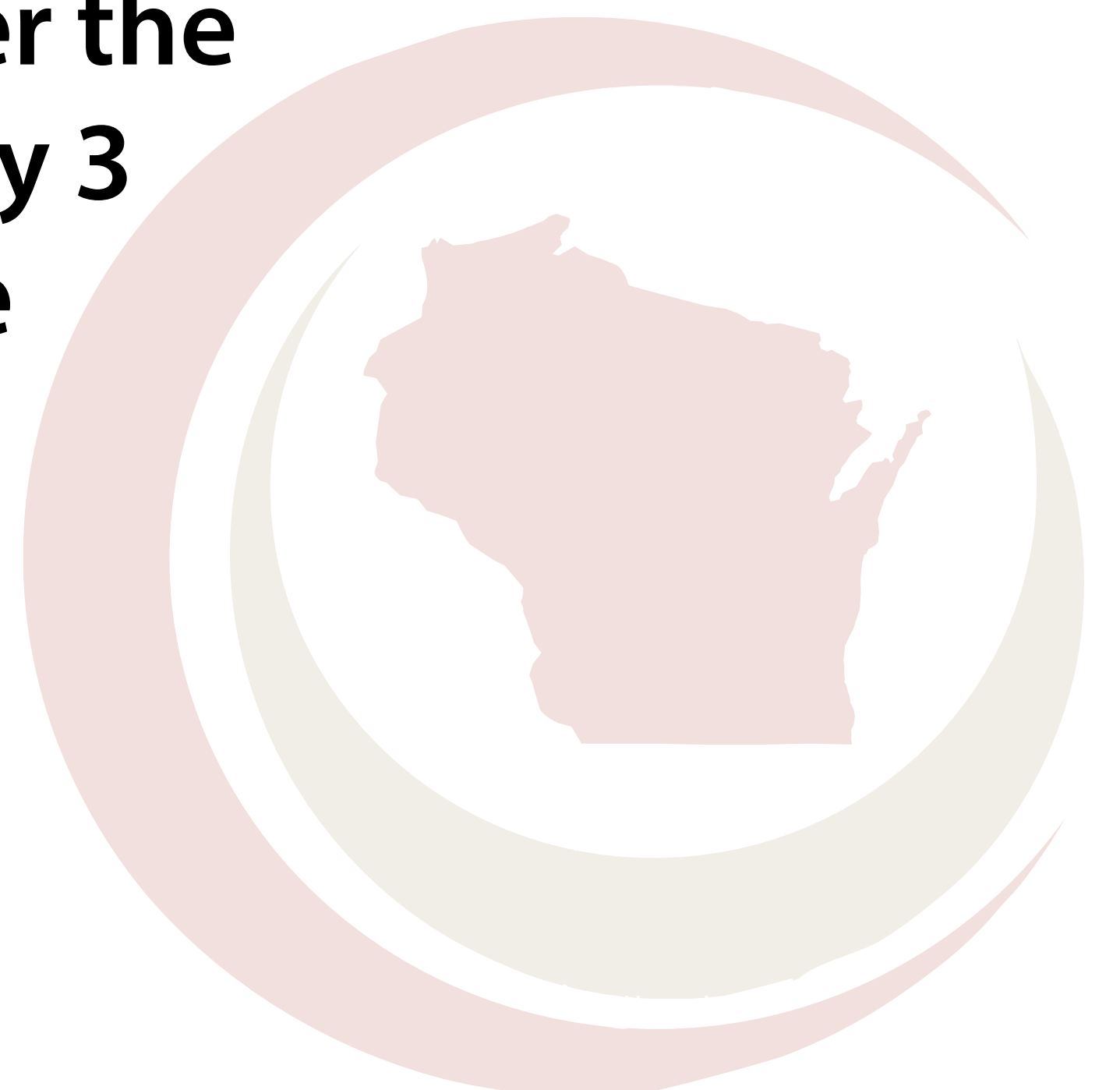
As a one-branch credit union building a new facility next to our old one, we faced a challenge when our builder informed us that we would need to close for three weeks, as it would not be safe to have members walking through the jobsite.

We needed to ensure members still had access to their money, so we came up with a member curbside service plan!

We posted signs asking members to call ahead so we could take their “service order” while they were en route, calling again when they arrived so we could meet them. No matter the weather, we car-hopped for nearly 3 weeks, and the member response was amazing!

Learn more:

TheLeague.coop/Stories





A younger member with a good job and good payback history was stuck in a payday loan cycle and had medical debt that she could not afford.

We made an exception and gave her a large signature loan to pay off the payday loan and debts. She set up sub-accounts to allocate part of each paycheck to rent, savings, etc.

Now she has an improved credit score, makes loan payments on time, and has built up her savings account!

Learn more:

TheLeague.coop/Stories





Marathon County Employees Credit Union

We had a couple come into the credit union that had been paying rent their entire lives. They dreamt of owning their own home, but they never thought they would be able to do so.

After some credit counseling and working with them to pay off some old obligations, we were able to help them purchase their own home.

Not only did they cry tears of joy with our loan officer at closing, but they are saving hundreds of dollars each month by purchasing an affordable home versus paying rent.

Learn more:

TheLeague.coop/Stories





A member applied for a loan to pay off some existing collections, fully expecting to be denied, and was apprehensive to the loan officer due to her past life experiences.

We approved the loan because we believed in giving her a chance to improve her situation.

Not only did she pay off that loan without issue, but she was approved for a second loan to pay off more collections. She raised her credit score nearly 100 points and her morale improved significantly, all because someone believed in her.

Learn more:

TheLeague.coop/Stories





We worked with an incarcerated member who asked us for another chance to get back on track. He gave us his word, and we believed him.

Today, he has increased his credit score more than 150 points and has financed several loans with us, all in great standing. He is searching for his first home and planning a wedding.

We were with him through his worst times and helped build him up to his best.

Learn more:

TheLeague.coop/Stories





“I had no positive credit and 16 accounts in collections with a credit score of 400.

“N.E.W. Credit Union took the time to help me create the best plan of action to get out of debt and start building a positive credit history.

“In one year’s time, my credit score is now 675, and I am preapproved for a mortgage to buy my first home.”

Learn more:
TheLeague.coop/Stories





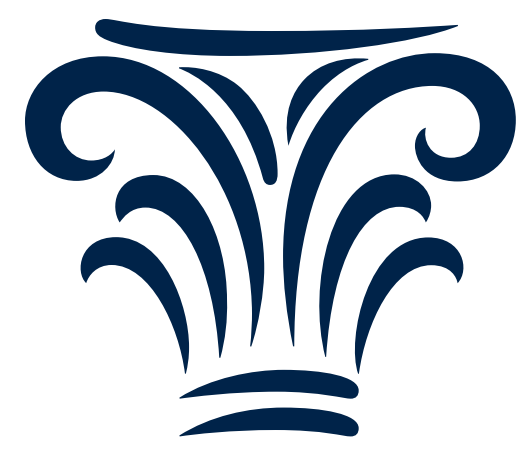
A young member and her husband recently had a baby and were finding it hard to make their payments and save money with the added medical and daycare expenses.

We were able to consolidate their auto loan, medical bills, and credit card balances. With our help, they were able to get their student loan payments back on track and put money in savings.

Learn more:

TheLeague.coop/Stories





Northwestern Mutual[®] Credit Union

Northwestern Mutual Credit Union recently provided its members with a bonus dividend in excess of \$500k.

The dividend, which averaged approximately \$80/member, was granted based on members' participation in deposit and loan programs in 2018.

Learn more:

TheLeague.coop/Stories





Oakdale Credit Union

We Treat You Like a Member of the Family

2019 was our sixth year of doing a Valentine's Day bake sale to benefit Juneau County S.E.A. of Change, an organization that provides Support, Education, and Advocacy to those in need.

To date, we have raised \$7,325 to go towards their efforts. Community members and local schools even swing by to donate baked goods for us to sell!

Learn more:

TheLeague.coop/Stories



Oshkosh Community CREDIT UNION

The city of Oshkosh has a large refugee population, and the majority have little experience navigating checking or savings accounts, paying bills, and are not financially empowered.

Most other financials in town have opted out of taking on these individuals, but OCCU serves them by offering a variety of solutions as well as counseling. We also walk more established members through the process of purchasing their first homes in the United States.

Our goal is to help them feel safe and build their confidence.

Learn more:

TheLeague.coop/Stories





Oshkosh Postal Employees Credit Union

A member was in need of assistance to get a service dog to help their autistic child become more self-sufficient.

Even with not great credit, they were granted a loan. In addition, we put collections jars in our lobbies and our credit union donated to the cause.

The boy is now in high school, has a job, and is living a more independent life – in part thanks to a great dog!

Learn more:

TheLeague.coop/Stories



Oshkosh Truck Credit Union

Serving members since 1952

We had an older member who struggled with our mobile banking.

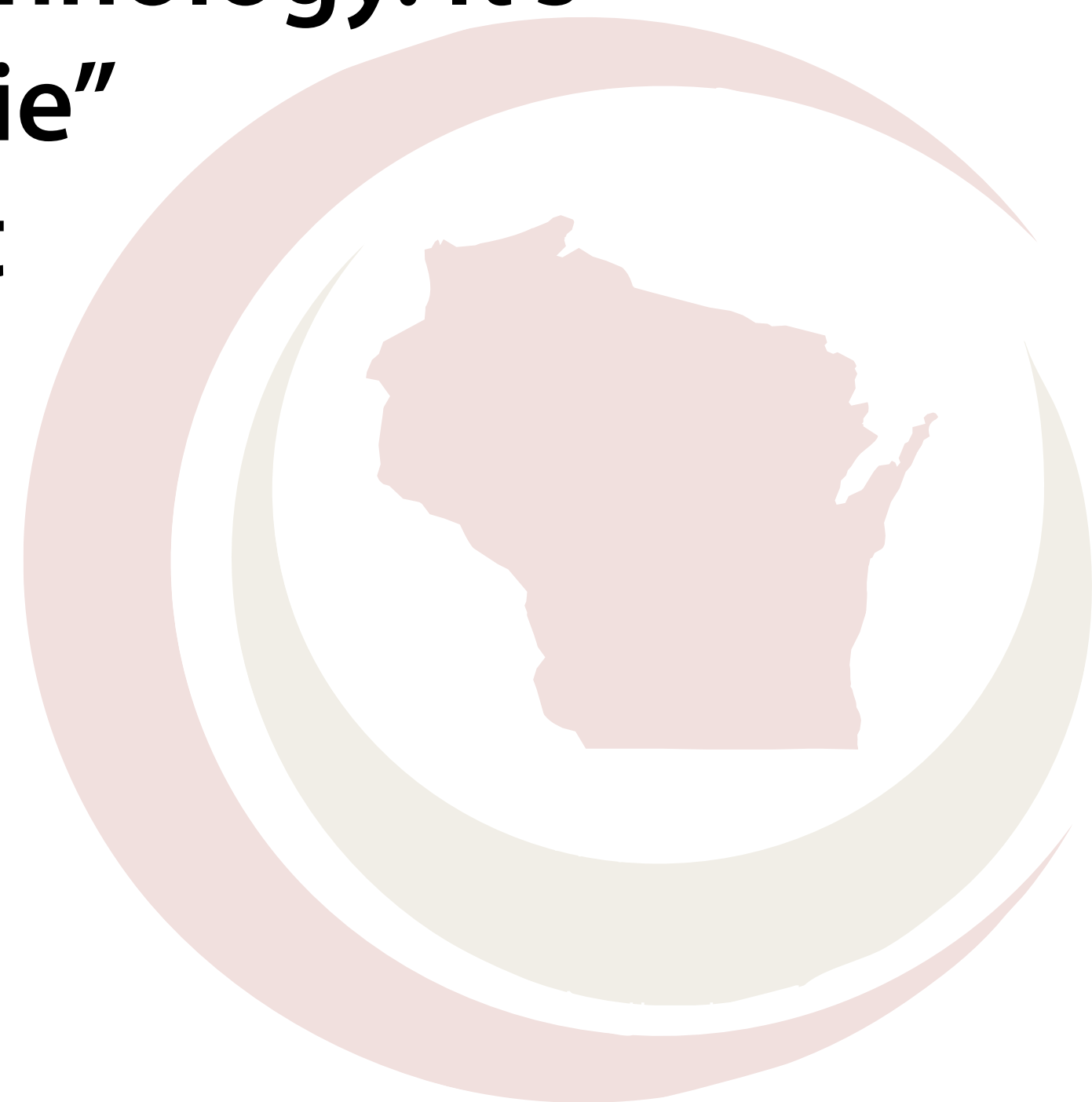
She sat down with our loan processor so we could figure out exactly what was going wrong, and our loan processor was able to show her how to use it.

Now, any time the member has any issue with her phone, she calls or stops in to see our loan processor.

We take pride in assisting our older members, many of who want to use online services but may not understand all of the technology. It's rewarding to see these "non-techie" members embrace tech and want to learn more.

Learn more:

TheLeague.coop/Stories





park city
CREDIT UNION

One way we help our members fulfill their dream of home ownership is by offering long-term fixed-rate products on non-conforming properties such as condominiums, vacant land, manufactured homes, and homes that sit on large acreage parcels.

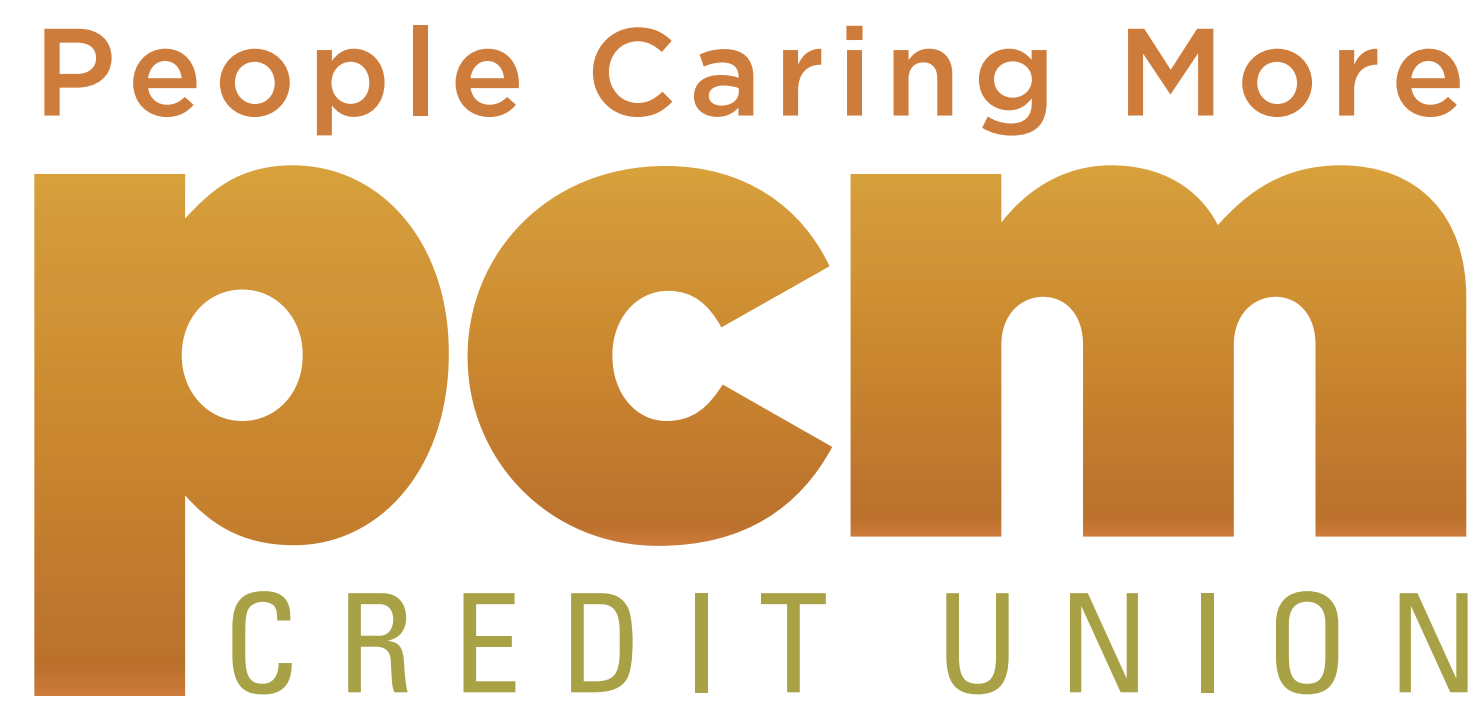
For credit-challenged members, we look beyond the numbers and create plans to help them become home owners in the future.

In 2018, Park City Credit Union closed \$22M in mortgage loans in our continued pursuit to help our members achieve their financial goals.

Learn more:

TheLeague.coop/Stories

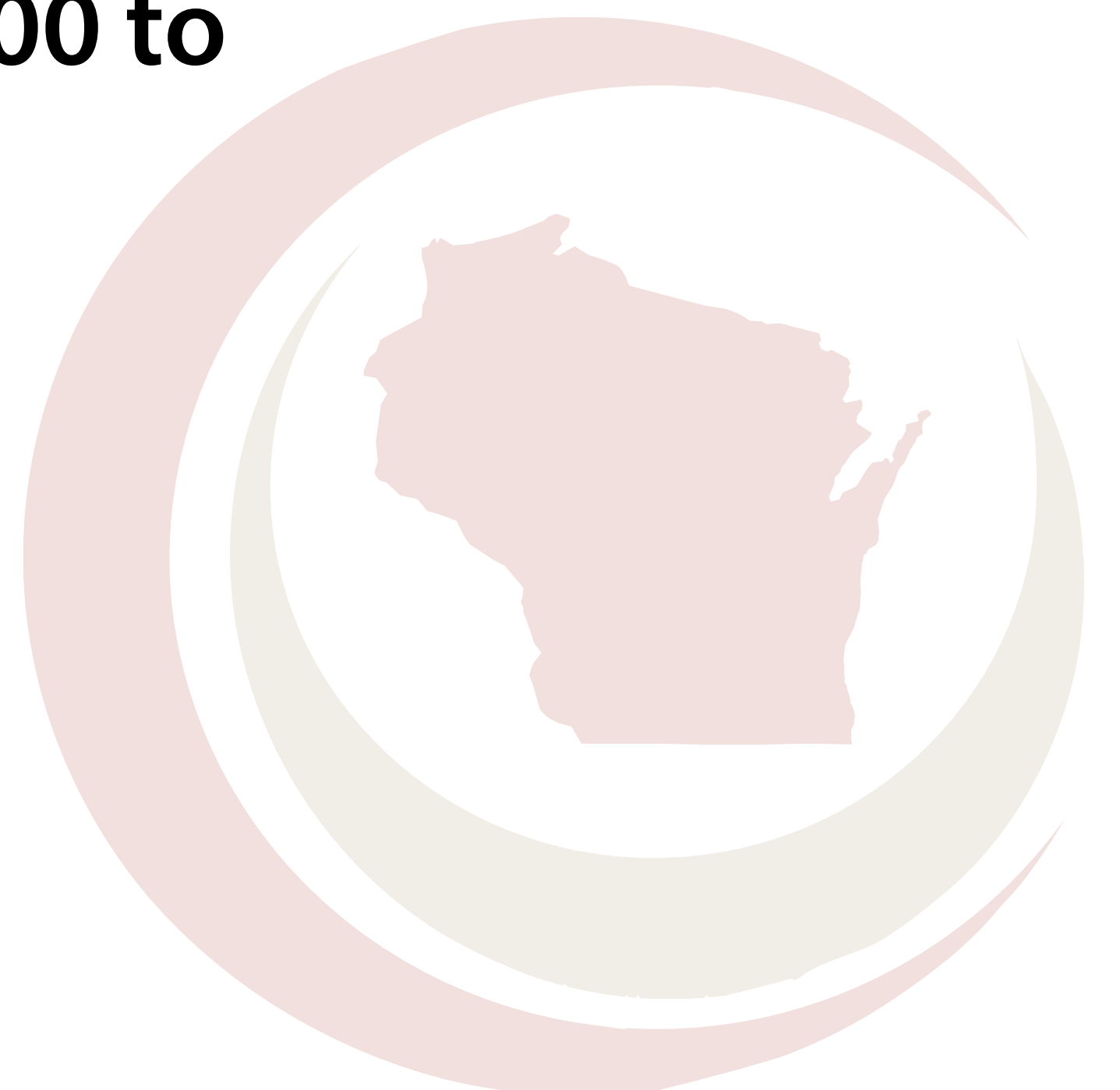




A 70-year-old member came to see me about refinancing the debt on one of his credit cards. He had not added any charges to the card for years and was paying regularly, but the balance wouldn't budge.

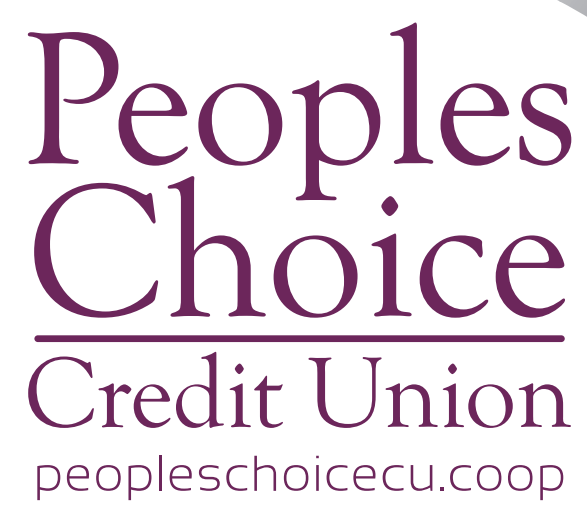
On his statement, I discovered a \$117/month insurance fee that he knew nothing about. We were willing to refinance, but we instructed him to first call the credit card company to refund the charges and provided the phone number for the commissioner of insurance should they refuse to.

We coached him through the process, and he eventually went from owing \$7,000 to having a \$600 credit thanks to a refund of \$7,600!



Learn more:

TheLeague.coop/Stories



Peoples Choice Credit Union staff and members created a cookbook containing award-winning recipes, with a portion of the proceeds going to local food banks.

To date, we have regularly supplied food and/or cash donations to 8 local food pantries, including St. Paul's Mobile Food Pantry, Indianhead Community Action Agency Food Pantry, and Ruby's Pantry.

Learn more:

TheLeague.coop/Stories





A member found the camper of her dreams, but we noticed she'd been duped into paying \$5,000 more than it was worth.

With some research, we found the same camper for less at another dealer. On behalf of the member, we called out the original dealer for misstatements on their contract. They agreed to cancel the original contract, and now our member has her camper at the right price.

Learn more:

TheLeague.coop/Stories





We saved a member over \$30k in interest by changing their 20-year fixed camper loan at 6%+ interest to a 15-year balloon at a lower rate.

Their monthly payment increased less than \$20/month and their term was shortened by five years. They are incredibly happy we were able to work with them!

Learn more:

TheLeague.coop/Stories





Viridiana and her family had always dreamed of living on a farm, and they found the perfect rehab opportunity, including several acres of land complete with three barns.

After initially being denied/rejected for financing, they decided to apply with us. We welcomed them, we were patient during the process, and now she is the owner of a farm house.

With our expanded services, we are able to accept alternate forms of identification including ITINs. We helped make her family's dream a reality.

Learn more:

TheLeague.coop/Stories





One of our branch managers assisted a longstanding member with a \$600+ loan that he needed to replace his tires in 2018.

Through this process, we discovered that his vehicle was quite old, so we took the time to pre-approve him for a more reliable vehicle.

The member was so moved that we took the time to look out for him, as he lives by himself and had also been helping his son who has a chemical dependency. He finally felt he had someone in his corner who offered a shoulder to lean on.

Learn more:

TheLeague.coop/Stories





Several Ripco staff members were deeply involved in helping one of our older members who was a victim of elder financial exploitation.

This ultimately fostered a passion to help prevent similar situations and increase awareness of the difficulties faced by individuals who suffer from dementia.

We now actively advocate for individuals with dementia, and, in the last few months, we've had several team members participate in "Dementia-Friendly Business" training organized by our local Alzheimer's Association.

Learn more:

TheLeague.coop/Stories





**ROYAL
CREDIT
UNION**

Sally was a single mother of two with a solid work history and good credit, but she had limited ability to save for a down payment.

She learned about Royal Credit Union's down payment assistance program and Community Development Financial Institution status at a free home buyer education event Royal hosted.

Sally had hoped to purchase a home within the next few years, but our program allowed her to become a homeowner in a fraction of the time.



Learn more:

TheLeague.coop/Stories



We paid our members \$400k at the end of November last year. This was split into a \$200k special bonus dividend to our savings members and \$200k as a loan interest rebate to our borrowing members.

This payment of \$400k was 83.5% of our net income for the year.

Learn more:

TheLeague.coop/Stories





A member called to check on auto loan rates, because she felt the rate she received from another financial was high.

After a quick conversation, we saved our member over \$265/month and almost \$20k in interest! That dropped our member's rate from 26% to 5.24%.

Learn more:

TheLeague.coop/Stories





Sometimes the best solution is knowing when not to make a loan. An elderly couple asked us for a rather substantial loan to help their grandson who was in trouble.

The request seemed suspicious, and, after asking several questions, we determined that the couple was being targeted by a scam. The couple later confirmed that their grandson was indeed okay and not in need of their money.

They were grateful we helped prevent them from being scammed.

Learn more:

TheLeague.coop/Stories





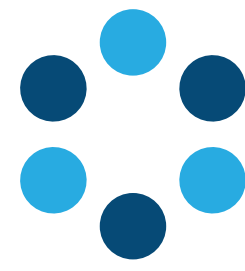
Shoreline Credit Union's Hometown Rewards program offers our members 2x rewards points for shopping at participating businesses that can then be redeemed for gift cards to those businesses.

There are more than 100 local businesses signed up for this no-cost program, who also receive joint marketing support via flyers and social media. We are proud that this program keeps spending local!

Learn more:

TheLeague.coop/Stories





SIMPLICITY

CREDIT UNION

The Family Crisis Center, a CAP Services program, helps victims of domestic violence, their families, friends, and care providers in Stevens Point.

Since August 2018, 14 volunteers from the Simplicity Team have logged 45 hours doing the work that needed to be done to help the kids and families that pass through the Center.

We've painted the kitchen and living room, shampooed carpeting, organized and sanitized the children's play area, and will continue to offer our assistance to keep this resource available for those who need it.

Learn more:

TheLeague.coop/Stories





A member had received a mailer from a finance company offering to lend her \$750 for \$70/month on a 26-month term.

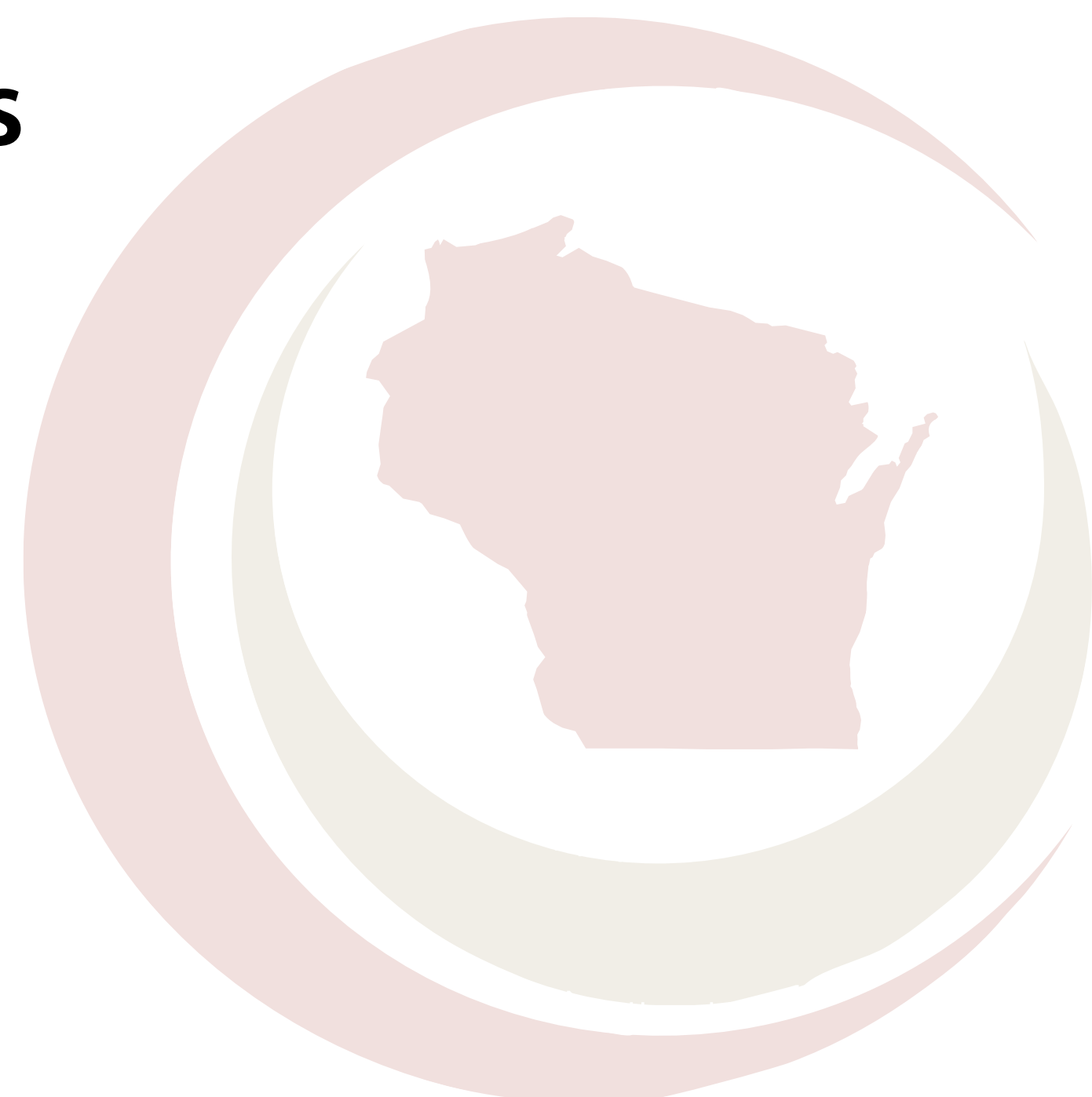
This loan would cover vehicle repairs and moving to a new apartment, but she then recalled that we had recommended coming to Southern Lakes first for small loans.

We were able to help her avoid high fees and interest, setting her up with a \$750 loan that had a smaller payment, included debt cancellation protection, and that would be paid off in less than half of the term presented in the mailer.

She was ecstatic! Even small loans can make a big difference in our members' lives!

Learn more:

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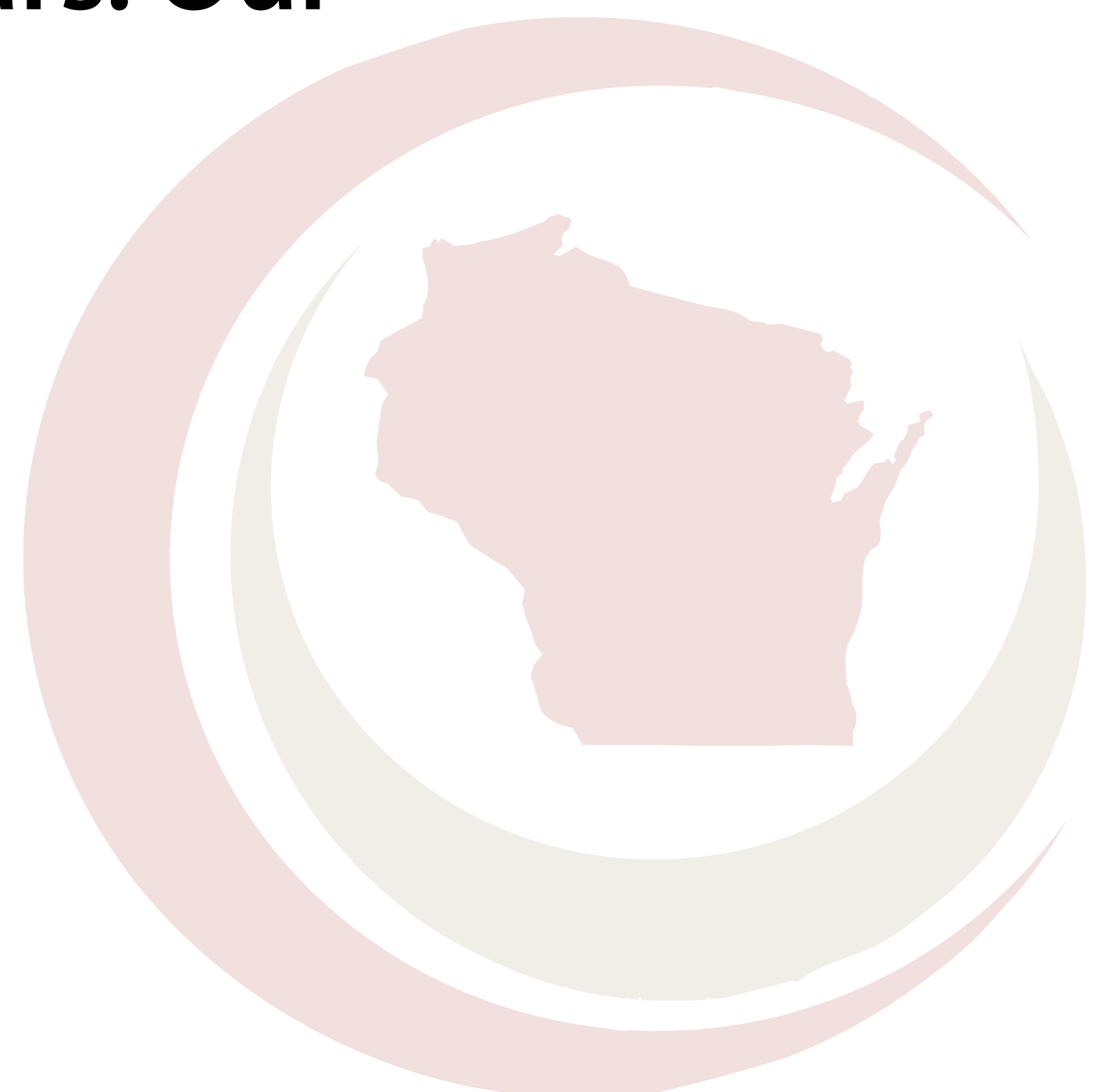


A 30-year member had her home paid off for years and no credit cards that she used, so she no longer had a credit file.

Her house needed a new roof, and the roofer she was using referred her to Wells Fargo for a 0% financing offer. Without credit, she did not qualify and called us in desperation.

We did not hesitate to grant her a small mortgage on her home for the repairs, and we knew we were safe since her loan-to-value on the house was so low.

She was so grateful she was in tears. Our loan officer then provided some counseling, so she would know how to maintain her credit moving forward.



Learn more:

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“You basically saved me from homelessness and several other awful life alternatives... I know it’s part of your job, but it made a huge difference in mine.”

Mollie came to Summit after having difficulty managing her money when her pay schedule changed at work.

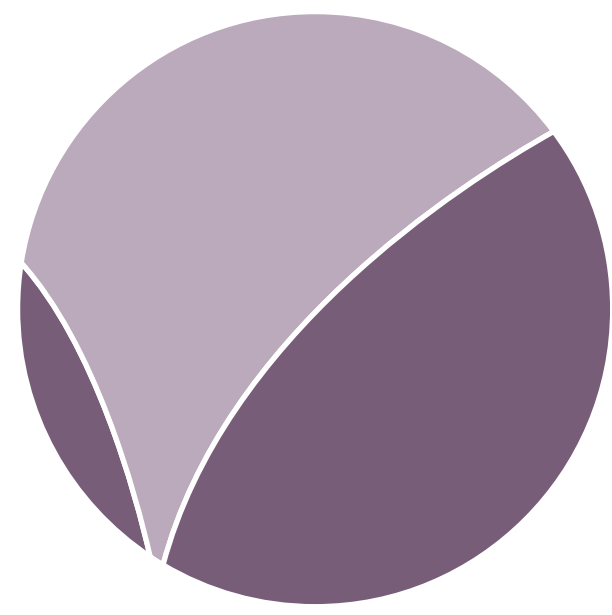
We worked with Mollie for about a year to put together a budget and constructed a repayment plan for her student loans.

Through the process, Mollie realized she could make significant changes.

Learn more:

TheLeague.coop/Stories





Superior Choice Credit Union

We have a nearly 11-year partnership with LSS Financial Counseling that allows our members to use six free 1-on-1 financial counseling sessions per year.

We also host various events and seminars with LSS, such as credit check clinics.

Since we began working with LSS in 2008, our members have paid back more than \$2.6M in debt thanks to LSS's Debt Management Plan (DMP) services.

Learn more:

TheLeague.coop/Stories





A young man with negative credit history applied for a home loan.

Our loan officer, who is a Certified Financial Coach, showed him ways to clean up his credit.

He was very happy that we took time to help him. We understand that it is not always about doing the loan, but it's providing our members with the tools they need to improve their financial future.

Learn more:

TheLeague.coop/Stories





We may be the smallest credit union in town but we are one big family! Our involvement with our members and their families, within the community and the many different organizations—churches, schools, sports, and charities—is constantly growing to help those in need.

Currently, we are helping homeless students and working to improve school financial education programs.

Learn more:

TheLeague.coop/Stories





When medical bills became overwhelming for one of our member families, we were able to restructure their loans to make their payments more affordable. You could see their stress relieved as they signed the new loan agreements.

This family is typical of countless others we've helped who were turned away by other financial institutions when they needed help the most.

Learn more:

TheLeague.coop/Stories





THRIVENT

FEDERAL CREDIT UNION®

Our member, a single mom, was looking to consolidate debt; however, had been turned down by other financial institutions due to her 576 credit score.

A deeper discussion led us to uncover the factors that had impacted her credit score, including a difficult divorce.

But, her solid recent history of timely payments, established work history, and other improvements made to her credit allowed us to move forward with the loan request, giving her a fresh start.

Learn more:

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Throughout the past 10 years, we have raised over \$118k for local non-profits, such as Tomah Area Cancer Support, Chasing Daylight Animal Shelter, Neighbor for Neighbor Food Pantry, North American Squirrel Association, and Children's Miracle Network. We have taken collections for flood relief, schools, shoes, hats, and mittens.

As a credit union, we feel it is our duty to support our community by making small differences every day.

Learn more:

TheLeague.coop/Stories





A single dad who drives a truck for a living came to us seeking a way to find more time with his kids and aging mother.

He had quite a bit of debt and a tight budget, but we were able to help this member by consolidating his debt and refinancing his home.

Now, he not only has financial peace of mind, but he also gained the valuable time he wanted to make memories with his family.

Learn more:
TheLeague.coop/Stories





Ascend Services, Inc. provides community experiences, education, and employment opportunities that promote individual growth for residents of Manitowoc County.

Ascend works to ensure participants are a part of the community, not apart from it, and, for almost 20 years, UnitedOne has operated an on-site branch at Ascend that serves employees and participants on payday.

Having convenient access to cash is important for Ascend participants, and UnitedOne is honored to have such a long-standing partnership with this outstanding organization.

Learn more:

TheLeague.coop/Stories





We offer a \$10 negative available account balance grace threshold, so members who overdraw their available balance by less than \$10 will not be charged an overdraft or transfer fee. Members have 45 days to bring their account current, and we do not charge a daily negative balance fee or a continuous overdraft fee.

Every year, we save our members over \$10.5M in overdraft fees compared to the banking industry average.

Learn more:

TheLeague.coop/Stories





We want to help members with less-than-perfect credit. So, like we do for all members, we look for ways to return money to them.

Members in good standing with us for 12 months receive an interest rate that is 1 percentage point lower than posted rates for consumer loans.

In one year, 454 loans qualified, saving members \$135,780. Since the program started in 2012, members holding 2,037 loans have saved \$567,274!

Learn more:
TheLeague.coop/Stories





A couple came to us for a private party auto loan after being denied by their current financial.

We reviewed their information. Not only were we able to get them approved and closed on a loan the same day, but we also refinanced their other auto loan from 24.60% APR down to 5.74% APR, saving them close to \$300/month.

They were so happy with the service and their improved financial position that they brought all their accounts to us.

Learn more:

TheLeague.coop/Stories





After the floods of 2018 devastated our serving area from Coon Creek to Kickapoo Valley to the Baraboo watershed, WCCU committed to the recovery of our communities.

We donated \$25k, acted as a depository for almost \$30k in member and community donations, sent staff to volunteer with clean-up during work hours, and provided \$266,800 in short-term emergency loans with a low interest rate. We also granted 26 loan deferrals at no penalty.

Learn more:

TheLeague.coop/Stories





There is still a misconception in mortgage financing about the difficulty of finding financing for singlewide manufactured homes; however, through our continued success in closing such loans, we have found that we are able to serve the underserved in these situations.

We are able to help people who have been turned down by other financials, not because of their credit or income, but because of the process the financial must go through.

We have had multiple members tell us this has allowed them to stay in a price range they are comfortable with for a home.

Learn more:

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In 1972 a member borrowed \$1,500 to purchase a 1966 Ford F100. The car is still driven by the member's son today and holds special meaning to the family.

So, when the son was looking to finance his dream of owning a RV, he turned to the credit union that helped his father achieve his dream.

Learn more:

TheLeague.coop/Stories





Our member was overwhelmed by credit card debt due to a medical issue.

We provided a loan to pay off a good chunk of the debt and a plan to pay off the rest.

Not only did he pay off the credit cards faster than expected, he's now taking the money formerly used for credit cards to build up savings for his future goals!

Learn more:

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