

THE messenger

winter 2020



Make an Impact Locally Everyday

Would you like to make a difference in your community every day? You can with the NEW *Local First* credit card. Your *Local First* credit card will provide a valuable donation to Agrace Hospice & Palliative Care when you use your card from now through 2020. And, the giving doesn't stop there! Blackhawk will donate an additional \$10 to Agrace when you or a friend open or transfer to the *Local First* credit card.

Did we mention that you still receive the same great benefits you already enjoy from your traditional Blackhawk credit card? You

receive a great low rate, with no annual fee, and you still earn valuable CU reward points! On top of all that great news, we make transferring your card easy and fast. Stop into your favorite branch today to apply or transfer and show that you are *Local First!*



Get the Credit Card that GIVES BACK LOCALLY

SAVE THE DATE

CELEBRATING **55** YEARS

at our 2020 Annual Meeting

We're turning 55 this year and do you know what that means? It means that we have had the pleasure of serving you and the communities we call home for 55 years! Let us show you our appreciation for your trust in us at the Blackhawk Annual Meeting on Sunday, April 26, 2020.

Join us to celebrate 55 years! Hear what's new at your credit union, meet other members, and get to know our Board of Directors and dedicated team.

SUNDAY, APRIL 26, 2020

**Holiday Inn Express &
Janesville Conference Center**
3100 Wellington Place
Janesville, WI 53546

In This Issue

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2020 Scholarships

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Protecting You from Financial Malware

Winter Calendar of Events

- January 1** Closed for New Year's Day
- January 17** ECHO Chicken Boy Productions murder mystery called Murder By The Book
- January 23** Forward Janesville Awards Banquet Luncheon
- January 25** HealthNet Pairings that Please
- February 7** National Wear Red Day to support American Heart Association
- February 8** Boys & Girls Club of Janesville Pheasant Hunt
- February 14** KANDU Grapes & Hops
- February 15** Project 16:49 Lip Sync Battle
- February 17** Closed for Presidents Day
- February 21** Boys and Girls Club of Janesville Breakfast "I ♥ Literacy!"
- February 22** Friends of Noah Arctic Art for Animals
- February 29** Agrace Sips & Sounds
- February 29 - March 1** Kenosha Health and Home Expo
- March 6** American Red Cross Blood Drive at the Court Street branch
- March 6** KANDU Fish Fry & More
- March 8** Daylight Savings Time begins
- March 13** Cornerstone of Hope Daddy Daughter Dance
- March 13** Zonta International Women's Day Luncheon
- March 13** Blackhawk Scholarship Applications and Video due
- March 20** KANDU Fish Fry & More
- March 21** Blackhawk Community Credit Union Bus Tour Wicked

Board of Directors

Mary Frederick, Chairperson
Sue McGinniss, Vice Chair
John Jenks, Secretary
Steve Knox, Treasurer
Tim Silha, Director
Edmund Halabi, Director
Sarah Fegre, Director
Glenn Lea, Director Emeritus
Eric Entringer, Associate Director
Tim Cullen, Associate Director

Save Money on Your Taxes this Year

Get the most out of your tax refund. Blackhawk is here to help with several convenient tax tools and support options.

Save Money on Face-to-Face Tax Preparation



Let Liberty Tax Service take tax preparation off your hands and receive 20% off the cost of preparation. It's an exclusive Blackhawk Community Credit Union discount! We've partnered with this professional tax preparation service, so you feel confident and relaxed as you approach the tax return season. Pick up a discount coupon at your local branch or ask Liberty for your 20% "Member Only" Blackhawk discount.

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TurboTax

Online Convenience Through TurboTax

If you prefer to file online, visit our website at www.bhccu.org, and click on the TurboTax® link to receive a credit union discount. This helpful do-it-yourself tool makes tax preparation easy and has an extensive Q&A database with professional tax preparers for online help.

Tax Refund Anticipation Loans

Awaiting a tax refund and want the cash now? Or do you need help with your tax bill? Stop by your local branch or give us a call at 800-779-5555 and ask about our Signature Loans or Kwik Cash options.

Direct Deposit Your Tax Refund

When it comes to e-filing your taxes, choosing between direct deposit or a paper check in the mail for your refund is not even a contest. At least 90% of refunds with direct deposit are issued in three weeks or less, as opposed to worrying about it getting lost in the mail or stolen. Direct deposit is quick and easy! All you need to provide is some basic information:

Savings:

Blackhawk Routing Number: 275978048

You'll also need your Member Number, which serves as your savings account number.

Checking:

Blackhawk Routing Number: 275978048

In addition, you'll need your checking account number. It's the 8 or 13 numbers next to the routing number printed at the bottom of your check.

Please also make sure that the name(s) on your tax return matches the name(s) on your account. If you have questions, we're always happy to assist you. Call us at 800-779-5555 or stop by any branch.

The Inspiration Behind the Legacy Center

The Legacy Center became a reality when the Board of Directors of Blackhawk Community Credit Union established a plan to create the Legacy Center. A group representing the credit union visited the demolition site for the first time in the spring of 2018 and obtained the three flag poles that stood tall in front of the former GM plant. Legacy Center Director, Dona Dutcher, acquired several more items on subsequent trips to the site over the past year and a half, including the large white metal sign that hung over the north employee entrance of the plant.

“We hope to create a space that honors our credit union legacy and its beginnings within the plant, as well as the legacy of the multiple generations of men and women who worked in the automotive industry. We not only want to pay homage to this legacy, we want to offer an experience that is educational, reflective and inspiring,” Dona said when describing the goals for the project.



Stay tuned for more updates and stories in future newsletters as the project moves forward. Also, be sure to follow our Facebook page, *Blackhawk Community Credit Union Legacy Center* or visit www.bhccu.org/legacycenter for more updates.

Protecting You from Financial Malware

Malware can be described as malicious software like a virus or spyware. Financial malware is a dangerous breed of malware which is designed to steal financial information and embezzle money from the victim's accounts.

Financial malware attacks are on the rise, but don't worry, the more you know, the less likely you are to have one. A recent report found that 430,000 users were targets of financial malware. These reports found the attacks all to have one thing in common: email phishing. Understanding how financial malware enters systems tells us where we need to apply cybersecure measures.

- Never click on an email that you do not expect or recognize the sender.
- Check your email spam settings to catch malware attacks from entering in your inbox.
- Hover over links in emails before clicking and ensure links are spelled correctly. Misspelled links are a red flag.

Using these easy tips will save you from being the next victim of a financial malware attack.



Join Us for a FREE Budget Workshop

Start 2020 off with a fresh look at your budget. People are often uncomfortable talking about money, which is why it's challenging to learn about budget options or change habits. This workshop provides a safe place to learn about proven methods that work to save money, identify personal goals and improve your credit score. Complimentary food & refreshments will be served. We hope to see you there!

When: Time: February 1, 9:30-11:30am

Where: 2640 W. Court Street Janesville Branch Community Room

Register: 608-314-1556 or email nmandell@bhccu.org



Mark Your Calendars

We're excited to participate in the Kenosha Expo 2020 from February 29 to March 1 at the University of Wisconsin-Parkside where families can interact with and learn about local businesses, service providers, and health organizations within their community.



BLACKHAWK COMMUNITY CREDIT UNION'S

The Gift Of Giving

At Blackhawk, we know that our ability to be involved and give back to the communities we serve is a direct result of your trust in us. That's why this Christmas, we worked together with you to spread goodwill and raise funds for several local nonprofits.

In honor of you, we:

- Raised funds and volunteered for the House of Mercy.
- Collected pet food and hosted a pet adoption for the Humane Society of Southern WI and Kindred Kitties.

- Donated needed supplies and coats to the YWCA and to Project 16:49.
- Gathered supplies for Hoo's Woods and hosted a Snowy Owl.
- Provided needed funds and supplies for Edgerton Outreach.
- Purchased toys and supported Host A Family and The Salvation Army.
- Cooked and provided a meal for Twin Oaks Shelter for the Homeless.

We want to thank all of you who dropped off items, volunteered with us, and helped us delivered our huge holiday cards. Thank you for being our member and helping us spread the Christmas spirit of giving.

House of Mercy
Homeless Center



eliminating racism
empowering women
ywca

humane society



TWIN
OAKS

HOST A
FAMILY

PROJECT
16:49

Kindred
Kitties

Edgerton
Community Outreach

Start Saving Today with our 52-Week Savings Challenge

Let's focus on financial wellness in 2020 together with the 52-Week Challenge. If saving more has been on your list of New Year's resolutions, this automated routine will help you accomplish your goals. Saving is painless and easy when you try the 52-Week Savings Challenge. It's the easiest way to save a bundle without even trying. Here's how it works:

- Stop by any Blackhawk branch to add the 52-Week Challenge to your account.
- On the first Friday of the year, \$1 will automatically be transferred from an account of your choosing to the 52-Week Challenge account. On the 2nd Friday of the year, \$2 will be transferred. On the 3rd Friday of the year, \$3 will be transferred. Sensing a pattern?
- By the 52nd week of the year, you will have saved \$1,378, and you'll even have a chance to have your savings matched by the credit union!

WEEK*	DEPOSIT AMOUNT	ACCOUNT BALANCE
1	\$1	\$1
10	\$10	\$55
20	\$20	\$210
30	\$30	\$465
40	\$40	\$820
50	\$50	\$1,275
52	\$52	\$1,378

*Not all 52 weeks are displayed on the chart above.

The 52-Week Savings Challenge is the easiest way to get your savings in shape!



Federally insured by NCUA. APY=Annual Percentage Yield. One Challenge Savings Account per member. No purchase necessary. Sweepstakes odds depend on number of entries. For full contest rules, see a Member Advisor. Sweepstakes ends December 31, 2020. Sponsor: Blackhawk Community Credit Union, PO Box 5366, Janesville, WI 53547.

Remote Deposit is Now Available for Businesses

Remote Deposit Capture is a safe, easy and secure way to deposit checks right from your business. Checks can now be in your account sooner, providing you with better cash flow. Electronic deposits save you fuel and time. You will be more organized with zero worries of lost or misplaced checks.

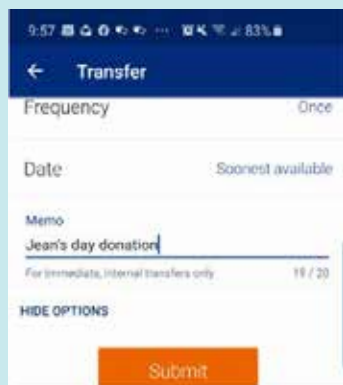
If you are interested in learning how you can set up remote deposit for your business, reach out to:

Karen Reilly, Director of Membership Development at 608-314-1134 or kreilly@bhccu.org

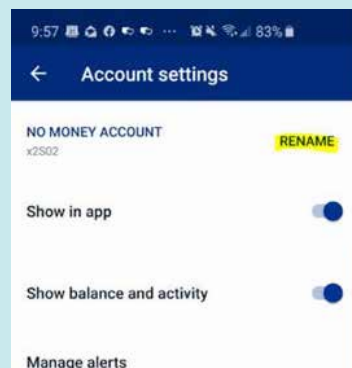


New Mobile App Enhancements

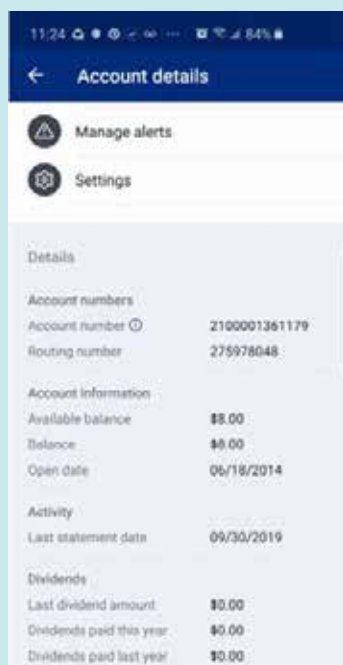
Blackhawk recently added new exciting features to our mobile banking app that we want you to know about:



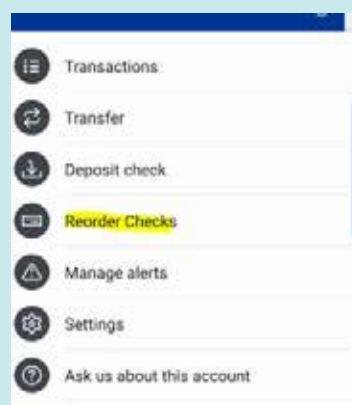
Add a memo to internal transfers and the memo will display in your transaction history.



Assign custom account names for better organization of accounts.



View additional account details under every share and loan.



Reorder checks via a secure link to Harland Clarke. If you have ordered checks from us in the past, you will also see a quick reorder option. Be sure to scroll down to choose your shipping option.

We hope you enjoy these new enhancements. If you have any questions, please call us at 800-779-5555.

Legacy Center Building Update

There is a brand new (old) building to admire in downtown Janesville! The exterior of the future Legacy Center at 100 W. Milwaukee Street is now completely exposed after being hidden by panels for over 40 years. Crews are working on renovating the inside of the building, as well. Furniture and other items have been donated, and walls and drop ceilings have been removed to restore and expose the beautiful original features of the building. The restoration and construction of the Legacy Center is expected to be complete in mid-2021.



Biscuit Chicken Pot Pie

Favorite recipe from employee Claire Timm

INGREDIENTS

- 1 Can of biscuits (8)
- 2 Tablespoons of butter
- 1 Freezer package of veggie mix: carrots, peas, corn, and green beans
- 2 Chicken breasts cooked and shredded
- 1.5 Cups of chicken broth
- 1 Can of cream of chicken soup
- Salt & pepper to season

DIRECTIONS

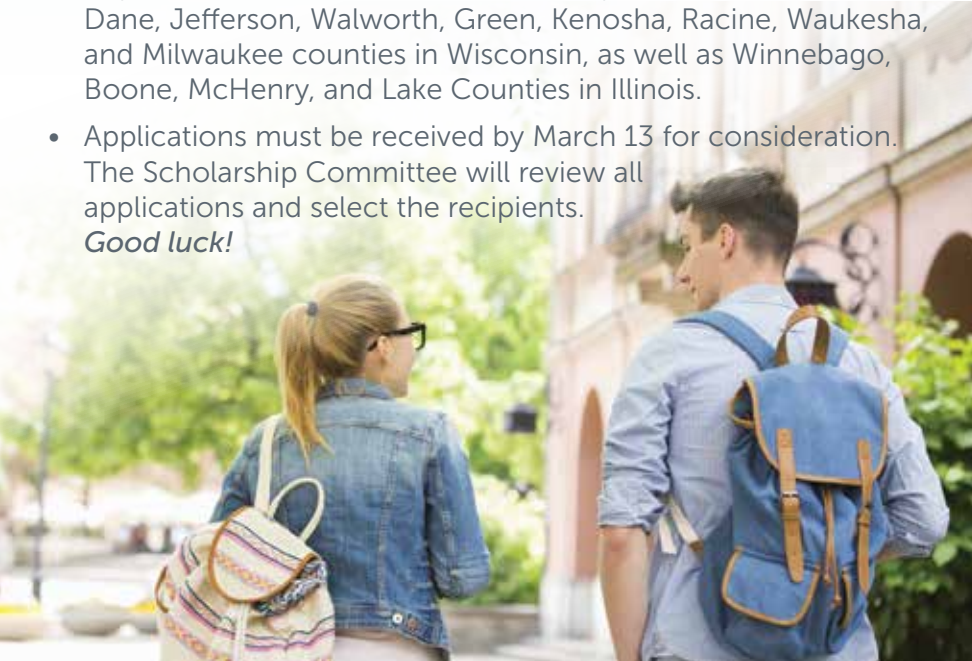
1. Preheat your oven to 400 degrees.
2. In a large sauce pan, heat the butter on medium heat. Add the veggie mixture to the pan and sauté until the veggies are tender, about 5-7 minutes. Season with salt and pepper to taste.
3. Whisk in the chicken broth and cream of chicken soup. Let the sauce simmer for 1 minute to thicken. Season with more salt and pepper to taste.
4. Turn off the heat and add the cooked, shredded chicken to the mixture, stirring until the filling is well-combined. If the filling is too thick, stir in extra chicken broth.
5. On a parchment lined sheet pan, bake the biscuits for half of the time listed on the can and take them out of the oven.
6. Pour the filling into a buttered 13x9 inch baking dish. Top the filling with the 8 biscuits (partially baked). Flip them over top to bottom to ensure even baking on the other side. Bake for an additional 10 minutes until the biscuits are golden-brown, and the filling is bubbling.
7. Cool for 5 minutes before serving and enjoy.

Apply for a Blackhawk Scholarship

DUE DATE: MARCH 13, 2020

When it comes to planning for college, paying for tuition is on the top of every high school graduate's to-do list. We want to help you with the growing cost of higher education. Blackhawk is once again awarding over \$20,000 in scholarships to this year's high school seniors. We encourage you to apply today!

- Applicants must be members of the credit union to be eligible.
- Scholarship applications are available online at www.bhccu.org and at all branch locations.
- Eligible applicants include seniors at high schools in Rock, Dane, Jefferson, Walworth, Green, Kenosha, Racine, Waukesha, and Milwaukee counties in Wisconsin, as well as Winnebago, Boone, McHenry, and Lake Counties in Illinois.
- Applications must be received by March 13 for consideration. The Scholarship Committee will review all applications and select the recipients.
Good luck!



Thank You

We'd like to thank Blackhawk members Joan Voda and Laura James, who provided the beautiful winter photos featured in our front page header. Thanks, Joan and Laura, for sharing your talents with us!

Senior Management Team

Sherri Stumpf, CEO
[sstumpf@bhccu.org](mailto:ssumpf@bhccu.org)

Matt Wohlers, SVP Finance, CFO
mwohlers@bhccu.org

Caroline Redmann, SVP Operations, COO
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Lisa Palma, SVP Member Experience, CXO
lpalma@bhccu.org

David Schalk, SVP Lending, CLO
dschalk@bhccu.org

Matt Krauter, SVP New Markets
mkrauter@bhccu.org

2020 Community Coupon Book



It's that time of year again! We're getting ready to gather great deals and discounts from local member businesses for our 10th Annual Community Coupon book. Last year we had over 100 local offers and the books flew off the shelves!

We would love to feature you for free in this year's Community Coupon book. If you're interested, the process is easy. Just visit www.bhccu.org/communitycouponbook or reach out to Karen Reilly, Director of Membership Development, at 608-314-1134 or kreilly@bhccu.org before February 1 and she will provide you with more information.

Announcing the Opportunity to Run for Our Board

Blackhawk Community Credit Union is owned by our members and governed by a member-elected board of directors. We'd like to announce the opportunity to run for a position on our board. We invite anyone interested to contact our Nominating Committee through Colleen Curtis-Trappe, Executive Assistant, at ccurtistrappe@bhccu.org or by calling 608-314-1101



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www.bhccu.org



Federally Insured
by NCUA

Janesville – Eastside
2704 E. Milwaukee St.

Janesville – Westside
2640 W. Court St.

Beloit
500 Public Ave. Ste. 101

Milton
110 Parkview Dr.

Edgerton
1009 N. Main St.



Janesville – Northside
3012 Deerfield Dr.

Janesville – Southside
1545 Center Ave.

Delavan
1116 E. Geneva St.

Stoughton
1525 US Hwy. 51-138

Kenosha
7180 75th St.

Kenosha
925 59th St.

Kenosha
625 52nd St. Room 108