

COMMUNITY CONNECTIONS

Winter 2022

IN THIS ISSUE

Ready Set Refi!

TurboTax – Direct Deposit Information

Changes in CUREwards Program

Security is Top Priority

Apply for a BHCCU Scholarship Today

2022 Local First Community Credit
Card Recipient Announced

Rock County Legacies Update

Invitation to Apply for Board
of Director Vacancies

Protect What Matters Most ... You

SENIOR MANAGEMENT TEAM

Lisa Palma
President & CEO

JT Current
SVP Retail, CRO

Lindsey DeBartelo
SVP Operations, COO

Leslie Hulick
SVP Administration, CAO

David Schalk
SVP Lending, CLO

Matt Wohlers
EVP Finance, CFO

BOARD OF DIRECTORS

John Jenks, *Chairperson*

Tim Cullen, *Vice Chair*

Sarah Fegre, *Secretary*

Eric Entringer, *Treasurer*

Mary Frederick, *Director*

Edmund Halabi, *Director*

Tim Silha, *Director*

Nancy Richardson, *Associate Director*

Marc Augsburger, *Associate Director*

Ready, Set REFI!

Lower your Interest Rate with
Ready Refi at Blackhawk
Community Credit Union

We're giving you the green light to
take advantage of refinancing your
mortgage with BHCCU while interest
rates are still near a historic low.

Refinance your home loan and pay
closing costs of just \$325.

Choose a term:

7 years (84 Months) 2.35%

10 years (120 Months) 2.45%

Low closing costs of \$325

What's the difference between Ready Refi and Traditional Refinance?

- Ready Refi closing costs are significantly lower than traditional
- Lower than conventional 10-year refinance
- Ready Refi has some additional qualifications (see below)

Special requirements to qualify for Ready Refi

- A maximum loan to value of 80% of the market value
- Your property must be owner occupied

Apply now by calling 800-779-5555 or visit www.bhccu.org.

*APR= Annual Percentage Rate. All loans are subject to credit approval and membership eligibility is required. Visit www.bhccu.org for membership information. Up to 80% loan-to-value behind www.bhccu.org first mortgage loan. Offer valid on owner-occupied single-family homes only. Offer and rates subject to change without notice. Based on a 10-year \$75,000 loan, 2.473% APR, minimum monthly payment is \$705.32. Based on a 7-year \$75,000 loan, 2.382% APR, minimum monthly payment is \$969.18.



SECURITY CORNER



Watch Out for After-Holiday Shopping and Phishing Scams

As you search online for the after-holiday deals, we want to remind you to be very careful because the bad guys have plenty of surprises up their sleeves. We have received alerts that warn us of phishing emails and the dangers associated with online shopping. Phishing emails could come disguised as shopping deals, holiday ecards, or donation campaigns for fake charities or causes.

Scammers are also known to make fake websites that look like the real thing. By clicking on a link in an email, you could be directed to a look-alike-site, and if you log in to what you think is your account, the bad guys would then have your credentials.

Remember the following to protect yourself during the holiday season, and all year long:

- Never click on links in an email that you weren't expecting.
- When you receive an email asking you to log in to an account or online service that you use, log in to your account through your browser—not through links in the email. This way, you can ensure you're logging into the real website and not a phony look-alike.
- Before donating to any charity or cause, do your research to ensure the campaign is valid.

Search and click safe! For more tips, visit www.bhccu.org/online-security.



52 Week Savings Challenge

Become a Super Saver in 2022. If there is one New Year's resolution that will help you the most in the long run, it's making a vow to save more money.

Saving is less difficult when it becomes an automated routine, and you'll reap the benefits in a big way at the end of the year. Our 52 Week Savings Challenge starts January 1st, but you can join anytime. It's the easiest way to save a bundle without even trying!

Here's how it works:

- Call our Contact Center at 800-779-5555 or make an appointment online at www.bhccu.org to add the 52 Week Savings 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 Savings Challenge account. On the 2nd Friday of the year, \$2 will be transferred. On the 3rd Friday of the year, \$3 will be transferred – and so on.
- 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!

Visit www.bhccu.org/52-week-challenge for further details and start saving today.

Federally insured by NCUA. APY=Annual Percentage Yield. One 52 Week Savings Challenge Account per member. NO PURCHASE NECESSARY. Sweepstakes odds depend on number of entries.

For full contest rules, see www.bhccu.org. Sweepstakes ends December 31, 2022.

Sponsor: Blackhawk Community Credit Union, PO Box 5366, Janesville, WI 53547.



Business Owners can Now Request and Accept Payments using Digital Banking

These exciting new features will serve your business or non-profit in ways we couldn't before! Call Karen Reilly, Director of Business Services at 608-314-1134 for more details.

Security is Top Priority for Bacon

Over the years, technology has revolutionized our world and continues to evolve at lightning speed. Keeping on top of these advancements while focusing on security for our members is vital to BHCCU. Our Information Technology (I.T.) department is responsible for our computing technology. While they are behind-the-scenes, their top priority is your safety. We would like to introduce to our newest I.T. Manager:



My name is Jeff Bacon and I feel that introductions can be awkward, so let's break the ice. I've been hanging out with my wife for 32 years raising four daughters (31, 21, 4, and 18 months). We thought it would be a good idea to spread our kids out a bit.

Anyone remember AOL, large floppy (yes, they were actually floppy) disks, or punch cards? That's how long I've been in I.T. My favorite I.T. related memory is way...way back in junior high. I took an old 8086 computer that my father had just upgraded and destroyed it. I read an article in a library (if you don't remember, it was kind of like Google, but with the Dewey Decimal System) that stated you could speed up the computer if you took the processor and turned it one quarter to the right. It worked! The computer was blazing fast for about 3 minutes. It was so cool until it started on fire. It was a small fire. I think being grounded for three weeks was an overreaction. Nobody talks about the real cost of science.

I'm a self-published author. I write in the Dark Fantasy, Grimdark, and Horror genres. I currently have 3 novels and have been included in 10 anthologies. I started writing four years ago and finally published under my own name in 2019. If you enjoy sleeping, don't read my work. I also enjoy camping, kayaking, zip lining, hiking, and every now and then find myself on a grappling mat. I'm pretty much just your normal nerd in a nerdy world.

In my humble opinion, the best thing about BHCCU is its people. I know this sounds cliché, but it is the truth. The quality of human beings that work at BHCCU make the difference in the daily life of employees and our members. That is what makes this one of the Best Places to Work.



WINTER RECIPE



Boneless Pork Loin

Favorite recipe from employee CeeCee Philipps

3 lb. boneless pork loin, well-trimmed

3 cloves garlic, minced

2 tbsp. grainy mustard

1 tbsp. chopped rosemary

1 tsp. chopped thyme leaves

kosher salt

freshly ground black pepper

fresh rosemary sprigs

3 tbsp. melted butter

1 tbsp. brown sugar

Preheat oven to 400°. Line a 13" x 9" pan with foil and place a wire rack on top.

Roll the flap of the boneless loin into a cylinder and using kitchen twine, tie the pork loin every few inches. (This helps cook the pork more evenly.)

In a small bowl, mix together garlic, mustard, rosemary, thyme, 1½ teaspoons salt, and freshly ground black pepper. Rub mixture all over pork loin and place in roasting pan fat-side down. Bake for 30 minutes, then carefully flip the loin and bake until a thermometer inserted into the middle of the meat reads 145°, about 20 minutes.

Mix melted butter and brown sugar together, then brush on top of the pork loin. Broil for 2 minutes to let caramelize.

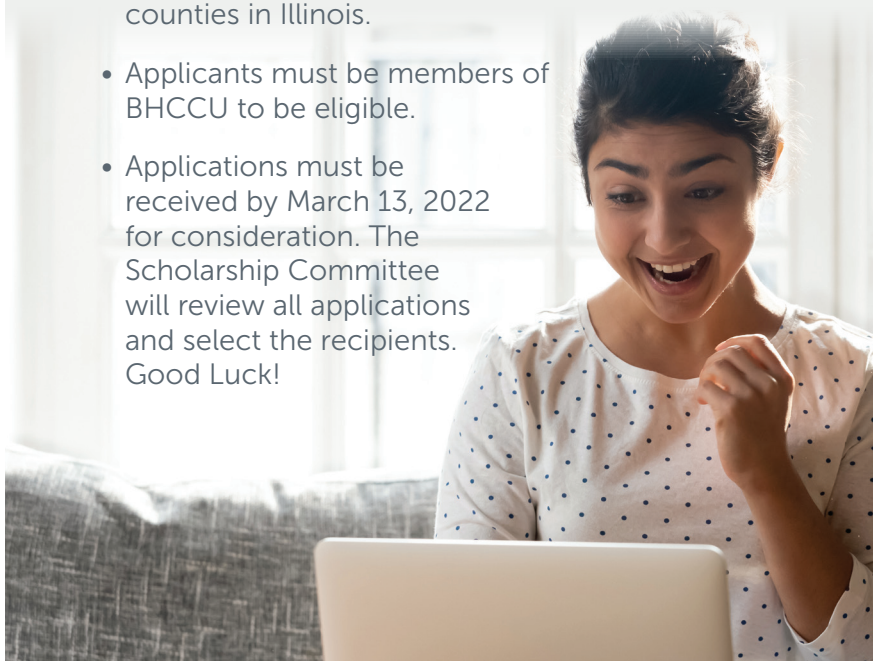
Let rest for 10 minutes before slicing into 1/3" pieces. Serve pork warm with extra pan juices. Serves 6.

Apply for a BHCCU College Scholarship Today

APPLY BY MARCH 13, 2022

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 increasing 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!

- Scholarship applications are available online at www.bhccu.org/scholarships and at all branch locations.
- Eligible applicants include graduating high school seniors in Rock, Dane, Jefferson, Walworth, Green, Kenosha, Racine, and Waukesha counties in Wisconsin, as well as Winnebago & Boone counties in Illinois.
- Applicants must be members of BHCCU to be eligible.
- Applications must be received by March 13, 2022 for consideration. The Scholarship Committee will review all applications and select the recipients. Good Luck!



2022 Calendar Winners

Every year BHCCU creates a beautiful calendar filled with photographs from many of our talented members and staff for you to enjoy all year long. It's one of our favorite projects to work on and a great way for us to say, "Happy New Year!" This year, our calendar is filled with some of our favorite furry friends doing what they do best. Please stop at any branch and pick up our 2022 calendar before they are gone!

We are honored to congratulate this year's calendar photographers:

Lori Ahrens

Adam Baker

Connie Conner

Sarah Draxler

Brianna Hicks

Dawn Mall

Amanda McCulloch

Brittany Ousterhout

CeeCee Philipps

Michael Powers

Grace Runaas

Andrew Skamel

Heather Walker

Tom Yaucher

Invitation to Apply for Board of Director Vacancies

Blackhawk Community Credit Union's Nominating Committee is seeking interest from our members to volunteer as a Director on our Board.

If you are interested in being considered to serve please visit www.bhccu.org/about-us/leadership and fill out the contact us form.

2022 Local First Community Credit Card Recipient Announced

Two years ago, we kicked off our community credit card called "The Local First Card." It was designed to benefit a different local nonprofit each year. The first recipient was Agrace Hospice and Palliative Care in 2019, and last year it was the Milton Food Pantry.

The non-profit for 2022 has been chosen and we'd like to announce that Rock County Legacies will be this year's recipient. As part of The Rock County Historical Society, Rock County Legacies partnered with BHCCU in 2021 to develop a Legacy Center, focusing on the rich history of the generations of people who worked at the Janesville General Motors plant. Their focus is to collect and catalogue oral stories, artifacts and mementos from the community and the plant with a mission of enriching and engaging the communities of

Rock County through preservation and dissemination of the history of our area. As the recipient, Rock County Legacies will receive \$500 and \$10 for every new or transferred card up to a grand total of \$1,000.

If you would like to sign up for the Local First Card to benefit Rock County Legacies, please stop by any branch or call our Contact Center at 800-779-5555.



**BLACKHAWK
COMMUNITY
CREDIT UNION**

Local First



ROCK COUNTY
LEGACIES



RCHS
ROCK COUNTY
HISTORICAL SOCIETY

TurboTax® – Direct Deposit Information

TurboTax® provides online convenience and helpful do-it-yourself tools to make tax preparation easy and it has an extensive Q&A database with professional tax preparers for online help. If you like to file online, visit our website at www.bhccu.org and search TurboTax® to receive a Credit Union discount.



Unsecured Loans

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. We are here to help you with all your needs.

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. Direct deposit is quick and easy! Here is the information you need to provide:

- BHCCU Routing Number: 275978048
- For a savings account you'll also need your member number, which serves as your savings account number.
- For a checking account you'll need to include 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 our Contact Center at 800-779-5555 or stop by any branch.

eTax Documents are Available

If you signed up for estatements, you will soon be able to view and print your 1098s, 1099s, 5498s from within digital banking. This will eliminate mail delays and make preparing your taxes quicker and easier. Tax documents will be mailed this year. Next year, we'll go digital only for members who have opted-in to electronic documents. If you have any questions or need help finding these documents, please call our Contact Center at 800-779-5555.

Change in CUREwards Program

Our Debit Card CUREwards program has been discontinued. Debit Card CUREwards points may be redeemed until March 31, 2022. After March 31, 2022, any unused debit card rewards points will be forfeited.

Our Credit Card rewards program will continue as it is a much stronger program for our members, earning one point for every dollar spent. You will continue to have access to any points you have earned on your BHCCU Credit Card.

If you have any questions on how to redeem your current points or need help applying for a BHCCU Credit Card, please reach out to our Contact Center at 800-779-5555.

Thank You for Helping our Elves fill the shELVES

When we asked you, our members, to help with our "Elves for Literacy" holiday promotion – your holiday spirit of giving shone brightly once again. As of today, our elves have reported that they have collected over 1300 books and all books are being distributed to children in the communities we serve. We thank you for donating children's books at our branches and at our elf tree at the RCHS Holiday Tree Show. Together, we are promoting literacy and brighter futures for many children this holiday season!

**When you give
a child a book,
they have a
story to tell.**



2022 Annual Meeting

We will be announcing the date of the Annual Meeting soon. Please watch our website and your monthly statements for more details.

Rock County Legacies Update

A message from Tim Maahs, RCHS Executive Director.



At Rock County Legacies, part of the Rock County Historical Society, we're excited to be making progress toward our goal of collecting and indexing stories, artifacts and mementos from the community.

Daniel Mezera, museum assistant, was hired to index all donated artifacts, and is about 25% complete. Next steps include collecting more stories, and surveying community members about what they would be most interested in seeing and hearing related to the history of the people in Rock County who worked at the Janesville General Motor Plant.

There's never been a better time to be a member of RCHS! To join and for more information, visit rchs.us/membership or call 608-756-4509.



**BLACKHAWK
COMMUNITY**
CREDIT UNION

A Shared Past, A Strong Future.

608-755-6065 800-779-5555
www.bhccu.org



Federally Insured by NCUA

Protect What Matters Most ... YOU

Join Angie Hoium, BHCCU's fraud officer for an honest conversation about fraud and learn how to keep yourself safe.

Thursday, March 10, 2022

2707 Kennedy Road, Janesville

3 pm - 4 pm



Angie Hoium, BSACS
Fraud & BSA Officer

We have 20 spots available, call today to reserve your spot 800-779-5555.

Individually wrapped snacks will be available.



“I attended this discussion in November and found it to be very informative. It's very important to be reminded of what can happen so we don't get caught in a scam that can change your life.” –BHCCU Member Jean

Fee Schedule Notice

Occasionally some of our fees change due to increases in the costs of doing business. We are in the process of updating our fees and will be sending you the newest fee schedule in the mail soon. While some fees will change, we are delighted to tell you that many fees will be discontinued as well.

Thank you for your votes!



**#1 FINANCIAL
IN ROCK COUNTY**



LOCATIONS

BELOIT
500 Public Ave. Ste. 101

DEHAVAN
1116 E. Geneva St.

EDGERTON
1009 N. Main St.

JANESVILLE
Northside
3012 Deerfield Dr.

JANESVILLE
Westside
2640 W. Court St.

JANESVILLE
Eastside
2704 E. Milwaukee St.

JANESVILLE
Southside
1545 Center Ave.

KENOSHA
7180 75th St.

MILTON
110 Parkview Dr.

STOUGHTON
1525 US Hwy. 51-138