

# THE *messenger*

fall 2018



## Assembling the Legacy Center

Since our April announcement of the Legacy Center, which will honor the generations of our members who dedicated their careers to Fisher Body and General Motors, we have been busy collecting all types of memorabilia items and stories from the community. Commercial Development Company (CDC), who purchased the plant in December 2017, along with JP Cullen, have been instrumental in helping us save artifacts.

We are proud to announce that Dona Dutcher has been promoted to the Legacy Center Director. Dona has worked for the credit union since 2002 and she has strong ties to our history and the community. "It's clear that the demolition of the plant has created a new tide of emotions for so many people. I hope that some of the pieces we have been able to retrieve will provide some comfort, as well as inspiration for folks to tell their stories," said Dutcher.

Follow us on our Facebook page at [facebook.com/bhcculegacycenter](https://facebook.com/bhcculegacycenter) where we will be posting pictures, telling stories, and updating our progress.

If you have a story to share or items you would like to donate, please contact:

**Dona Dutcher**  
Legacy Center Director  
608-290-1769  
[ddutcher@bhccu.org](mailto:ddutcher@bhccu.org)



*Fisher Body and GM treasures from one of our members to be displayed at the Legacy Center.*



BLACKHAWK COMMUNITY CREDIT UNION  
LEGACY CENTER



*With the help of JP Cullen we have secured signs from the GM plant.*



*Mary Frederick, Sherri Stumpf, and Stu Hebel with the original Samson Tractor clay tile from 1919 that was removed from the GM plant with the help of the Cullens, so it can be preserved.*

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Thank You Jeffrey

"Pig" Things Were  
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## Fall Calendar of Events

October 2	Beloit Senior Fair
October 5	Milton Member Picnic
October 5	Delavan Member Picnic
October 5	Stoughton Member Picnic
October 8	Columbus Day (Closed)
October 12	Edgerton Member Picnic
October 12	Beloit Member Picnic
October 13	YMCA Tropical Fiesta
October 18	National Credit Union Day
October 18	Rock Regional Business Expo
October 19	American Red Cross Blood Drive
October 20	Janesville Area Crime Stoppers Run/Walk
October 23	Jumer's Casino Bus Trip
October 31	Trick-or-Treating at Branches
November 12	Veterans Day Observed (Closed)
November 22	Thanksgiving Day (Closed)
November 23	Open (Normal business hours)
November 23-25 & 30 December 6-9, 13-16, 20-23, 27-30	Rotary Gardens Light Show
November 30-Dec 2	Janesville Jolly Jingle
December 1	Community Action Gingerbread Extravaganza
December 7	Holidazzle in Beloit
December 8	Elf the Musical Bus Tour
December 14	American Red Cross Blood Drive
December 25	Christmas Day (Closed)
January 1	New Years Day (Closed)

## Celebrating YOU at the Member Appreciation Picnics

Each year we look forward to our Member Appreciation Picnics. It's our chance to say thanks to you, our members, for being part of our Blackhawk family—and in September we shared good food, fun games, and live music with our Janesville & Kenosha members. Thanks to all who joined us and if you didn't make it, we definitely hope to see you at our next picnic or one of our many community events.

Thank you for your membership!



## Mark Your Calendar



JANUARY – Hamilton  
in Chicago, IL

MARCH – Diamond Jo  
Casino in Dubuque, IA

MAY – Mystery Tour in  
Lake Geneva, WI

JUNE – Betty Lou Cruise  
in Madison, WI

JULY – Mall of America Back  
to School Shopping, MN  
(Overnight Trip)

SEPTEMBER – Mystery Tour,  
Spirit of Peoria, IL

OCTOBER – Grand Victoria  
or Jumer's Casino

DECEMBER – Christmas  
in Milwaukee, WI

## Board of Directors

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

## Attention Business Account Owners

To help the government fight financial crime, federal regulations now require Blackhawk to obtain, verify, and record information about the beneficial owners of certain legal entity members. Blackhawk has created a form, Certification of Beneficial Owner(s), to capture this information. This form must be completed by any person opening a new account on behalf of a legal entity.

If you have not currently filled out one of these forms, you may be asked to do so in the future. Also, any time you open a new product or service, you may be asked to sign a re-certification form to certify that the information that Blackhawk has on file has not changed and is correct.

Thank you for helping us keep our information current & accurate.

# CHECK OUT OUR NEW LOOK

## Your New and Improved Mortgage Statement

We are happy to introduce you to your new mortgage statement. This fresh design makes finding information about your mortgage faster and easier than before. It also gives you more detail about your payment, your balance, year to

date payments, and previous month payments. This mortgage statement is arriving separate from your regular account statement and includes a payment coupon on the bottom. We're working hard to provide you with the information you need.

**BLACKHAWK COMMUNITY CREDIT UNION** Smart Advice. Friendly Service. Locally Owned.

**Blackhawk Community Credit Union**  
**Loan Statement**

MARY S. MEMBER  
2640 W. COURT ST.  
JANESVILLE, WI 53548

**June 28, 2018**  
(Statement Date)

Loan Number: 123456789  
Billing Through Due Date: 07/01/18

**Billing Information**  
Due Date: 07/01/18  
Amount Due: \$1,437.75  
Late Chrg Applies After: 07/16/18  
Late Charge Amount: \$62.16

**Explanation Of Amount Due**

Principal:	377.28
Interest:	865.85
Tax and Insurance:	194.62
Miscellaneous Insurance:	.00
Subsidy Payment (-):	.00
Regular Monthly Payment:	1,437.75
Total Fees and Charges:	.00
Accrued Late Charges:	.00
Delinquent Payment:	.00
<b>Total Amount Due:</b>	<b>\$1,437.75</b>
Fees/Charges Paid/Waived:	.00

**Total Amount Due:** \$1,437.75

**Interest Rate:** 4.12500 %  
**Principal Balance:** 251,883.51  
**T&I Balance:** 704.17  
**Subsidy Balance:** .00  
**Unpaid Late Charges Balance:** 59.91

**Please make check payable to:** Blackhawk Community Credit Union

**Past Payment Breakdown**

	Paid Last Month	Paid Year to Date
Principal:	\$1,186.23	\$2,366.00
Interest:	\$2,605.50	\$5,223.29
Tax and Insurance:	\$583.86	\$1,419.51
Miscellaneous Insurance:	\$0.00	\$0.00
Subsidy: (-)	\$0.00	\$0.00
Fees:	\$64.41	\$64.41
Unapplied: (Partial Payment)	\$0.00	\$0.00
<b>Total:</b>	<b>\$4,440.00</b>	<b>\$9,073.21</b>

**Contact Us**  
Phone: (800)779-5555  
E-mail: [www.bhccu.org](mailto:www.bhccu.org)

**Important Messages**  
\*To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy, this statement is for informational purposes only and does not constitute an attempt to collect a debt.  
\*Payments received after 4pm, or on a weekend or Holiday may not be posted until the next business day.  
\*Partial Payments: Partial payments made are not applied to your mortgage, but are held in a separate suspense account. When you pay the balance owed the full payment will be applied.  
\*Your T&I Balance may not include both costs. Please refer to your closing disclosures for a breakdown of escrowed property costs.

**Blackhawk Community Credit Union**  
2640 W Court St. - P.O. Box 5366  
Janesville WI 53547-5366  
(608)755-6065  
Toll Free: (800)779-5555

MARY S. MEMBER  
2640 W. COURT ST.  
JANESVILLE, WI 53548

**June 28, 2018**  
Loan Number: 123456789  
Due Date: 07/01/18

**Total Amount Due:** \$1,437.75

**Payment Distribution**

Regular Payment:	\$ _____
Late Charge:	\$ _____
Additional Principal:	\$ _____
Other _____:	\$ _____
<b>Total Remitted:</b>	<b>\$ _____</b>

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

All members are receiving this for informational purposes. If you have any questions about your new statement design or want us to review it with you, please call us at 800-779-5555 or stop into any branch today.

# "Pig" Things Were Happening This Year At the Rock County 4-H Fair

The animals are always the center of attention at the Rock County 4-H Fair, but this year the star of the show was a 10-foot pig! You wouldn't catch this one at the pig race; it was a giant piggy bank at the Blackhawk tent that smiled wide every time someone took a selfie with it. Maybe some of you have seen it before, since it has been appearing at each of our branches all summer. Members had a chance to suggest a name for the pig—and yes, it's now fittingly named "Nugget."

We hope you had a chance to follow our pig to the fair, enjoyed our games, and won some prizes. We love visiting with our members and meeting our future members, too. Thanks to all the employees and board members who made this event fun for everyone.



David Wienke, our Name that Pig contest winner, poses in front of "Nugget."



Sierra Crawford and her family, our selfie contest winner.



One of our smallest members playing a game at the Blackhawk tent.

## Checking Account Tier Updates

To give you the best opportunity to earn higher interest rates, we've changed the tier levels on our Legacy, Business and Organizational Checking Accounts. Effective, October 1, 2018, the new tiers are as follows:

Legacy Checking Accounts  
Tier 1: \$500.00 - 49,999.99  
Tier 2: \$50,000.00 or greater

Business Checking Accounts  
Tier 1: Under \$1000  
Tier 2: \$1,000 - \$99,999.99  
Tier 3: \$100,000 and over

Organizational Checking Accounts  
Tier 1: Under \$500  
Tier 2: \$500 - \$49,999.99  
Tier 3: \$50,000 and over

## "Community" is Blackhawk's Middle Name

Employees from our Kenosha branch were proud to be a part of this year's National Night Out held on August 7, at the Boys and Girls Club of Kenosha. National Night Out offers neighbors a chance to come together, have fun, and to meet police, firefighters and others who help in the community. Blackhawk employees were proud to answer questions about the credit union, how we put members first, and how pleased we are to be part of the Kenosha community. Blackhawk was proud to be the only financial institution represented at this event.



The Blackhawk team having fun at National Night Out in Kenosha.





# No One Fights Alone

We care! Did you know that once a month Blackhawk holds a fundraising jeans day? Employees donate to a different non-profit organization each month and in return they get to go casual and wear blue jeans to work. It's a win-win for everyone!

Cancer affects everyone's family, including ours, so the organization chosen for August donations was the Rock County Cancer Coalition. The Coalition helps local cancer patients fight and cope with the disease and educates people about cancer prevention. Thanks to the Rock Cancer Coalition, No One Fights Alone—and Blackhawk Community Credit Union is proud to support this great organization.



## Earn Rewards with YOUR Blackhawk Credit Card

Do you have a Blackhawk credit card? Have you ever taken a moment to look at the amazing benefits that come along with your card? If you have, then you know about CU Rewards.

If not, CU Rewards is a program that rewards you for using your credit card. For every dollar you spend, you earn one point that you can spend on anything from trips to exotic travel destinations to high-end electronics and even gift cards. CU Rewards is easily accessible and can be found on our website or in online banking. You will find your points balance and a vast list of products and services you can redeem points to receive. It's time to get the most out of the money you spend! There has never been an easier way to earn points towards the things you want. Get started today!

Points can be redeemed online at [bhccu.org](http://bhccu.org) or by calling CU Rewards Customer Service at 800-637-7728.

Call us today to find out more at 608-755-6065.

REDEEM YOUR POINTS TODAY!



## No Tricks, But Plenty of Treats

On Wednesday October 31, don't wait till dark to trick or treat! Bring your kids to any of our branches—or all of our branches—to trick or treat, check out our Halloween decorations, and vote for your favorite branch on Facebook!





# Buying a New or Used Car? Call Jeffrey Today

Jeffrey Cross is Blackhawk's auto buying specialist. His knowledge and experience can guide you through the entire process of financing and purchasing your vehicle from a dealership. Navigating this together, he will ensure the process is smooth and you save money.

ETHICS and TRUST matter to Jeffrey and he will only work with quality dealerships. Whether you are buying a new or used vehicle, he will help you to pay less.

Thank You **JEFFREY**

"Thank you so much for helping me choose the right truck. Thank you for finding the Ram at Bryden's. I feel so much better with help like you in my corner."

Much appreciated,  
Jacque

"Recently we purchased a 2019 Equinox. We have been members of Blackhawk Community Credit Union for 40 years. As usual, we told the dealership we wanted our loan through Blackhawk. On the day we went to pick our new vehicle, we discovered the dealership had switched us to a different lender without our knowledge. Two weeks later Jeffrey Cross reached out to us and we found out that we could indeed redo our loan thru Blackhawk and pay off the original lender. We so appreciated this opportunity to come back into the Blackhawk family. Any future loans will definitely be through them. A thank you to Jeffrey Cross who made sure that our transition back to Blackhawk was stress free and easy."

Sincerely,  
Walter & Christine

Call Jeffrey today to request this  
no-cost service at 608-449-2040.



## Retirement Congratulations!

On August 3, we had the honor of celebrating Kathy Bassinger's 22 years at County Credit Union. We hope she enjoys every minute of her retirement, just as we have enjoyed every minute of working with her. It's sad to see her go, but we're happy that she has reached this special milestone. Best wishes!

## Thank You

We'd like to recognize Blackhawk members Lisa Sexton and Michael Powers, who provided the beautiful fall photos featured in our front-page header. Thanks, Lisa and Michael, for sharing your talents with us!

## Senior Management Team

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

Matt Krauter, SVP New Markets  
[mkrauter@bhccu.org](mailto:mkrauter@bhccu.org)

Lisa Palma, SVP Member Experience, CXO  
[lpalma@bhccu.org](mailto:lpalma@bhccu.org)

Caroline Redmann, SVP Operations, COO  
[credmann@bhccu.org](mailto:credmann@bhccu.org)

David Schalk, SVP Lending, CLO  
[dschalk@bhccu.org](mailto:dschalk@bhccu.org)

Matt Wohlers, SVP Finance, CFO  
[mwohlers@bhccu.org](mailto:mwohlers@bhccu.org)

**BLACKHAWK  
COMMUNITY**  
CREDIT UNION

Smart Advice. Friendly Service.  
Locally Owned.

608-755-6065 800-779-5555  
[www.bhccu.org](http://www.bhccu.org)

Janesville – Eastside  
2704 E. Milwaukee St.

Janesville – Westside  
2640 W. Court St.

Beloit  
500 Public Ave. Ste. 101

Milton  
710 S. Janesville St.

Edgerton  
1011 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 City Employees  
Kenosha  
625 52nd St. Room 108