

THE messenger

winter 2021



Tap to Pay at the Checkout with Your BHCCU Debit & Credit Cards

Your BHCCU debit and credit cards are now even better. All new and replacement **debit cards** come complete with the latest in secure, contactless chip technology. Later this month, all new and replacement BHCCU **credit cards** will also come with contactless chip technology. In addition, we expect to have contactless **instant issue cards** available same day in our branches mid-year 2021. We are excited to offer this new technology to our members. You can now pay at millions of locations with one simple, secure tap.

Your contactless card is a safer, easier way to make in-store purchases. While you can make payments by simply tapping the payment system, this does not take away your ability to insert or swipe your card, as some merchants still do not have contactless capabilities.

Order your contactless card today by calling or using our mobile app. If you have questions about switching to a contactless card, we are happy to assist you. Call or text 800-779-5555, or email info@bhccu.org.

Just look for this icon:



SAVE
THE
DATE



2021 Annual Meeting

Mark **Sunday, April 25, 2021** on your new calendar and join us via zoom at noon for our **56th Annual Meeting**. Please visit bhccu.org for more details and to register to attend the meeting by clicking on the link provided under the Social Good tab.

We hope you will join us via Zoom, but if you are unable to join, a recording of the meeting will be available on our website at bhccu.org for you to watch at your convenience from home.

Email any questions you have to our Marketing Director, CeeCee Philipps, at cphilipps@bhccu.org before April 15, 2021 and we will make sure they get answered directly in the meeting. If you have any questions or want to set up a viewing appointment at a branch, please reach out to our Call Center at 800-779-5555.

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2021 Calendar Winners

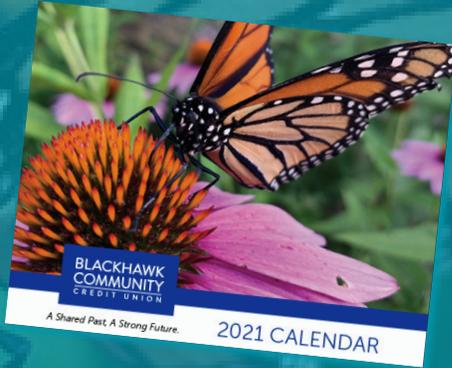
This year we asked you to submit photos of Wisconsin wildlife for our 2021 calendar. You sure did deliver! It was hard to choose because so many of you ventured out and took beautiful pictures. We're proud to announce the following winners who have their photography featured in the 2021 calendar.

Front Cover:
Vicki
Lochner

Back Cover:
Beverly
Cairns

Inside Pages:
Matthew Lovell
Henry Hansing
Justin Fields
Judy Janke
Jen Borden
Michael Powers

Adam Baker
Lester Crisman
Victor Corro
Heather Walker
Jerry Samuelson
RK Borden
Jenna Miller



Apply for a BHCCU College Scholarship Today

APPLY BY MARCH 15, 2021

Being a senior in high school means you've already studied many long hours and now you're getting ready for the next step and heading off to college. To help you with the growing cost of higher education, BHCCU is once again awarding \$20,000 in scholarships to this year's high school seniors. We encourage you to apply today!

- Scholarship applications are available online at bhccu.org 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 the credit union to be eligible.
- Applications must be received by March 15, 2021 for consideration. The Scholarship Committee will review all applications and select the recipients.

We hope you take advantage of this fantastic opportunity.

Good luck!



Boardroom News

Announcing your opportunity to serve on the Blackhawk Community Credit Union Board of Directors. We invite any interested members to contact our Nominating Committee by February 9, 2021 through Colleen Curtis-Trappe, Administration Specialist, at ccurtistrappe@bhccu.org or 608-314-1101.

Board of Directors

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

SECURITY CORNER

Keeping our members safe is important to us and we want you to have all the information you need regarding online security and personal data protection. You can visit our website at the links below or click on the magnifying glass at the top right hand corner of our website and search "Online Security" to read up on articles that help keep you protected.

<https://www.bhccu.org/online-security> and or
<https://www.bhccu.org/personal-data-protection>

The internet offers a wealth of opportunities, but it also brings its fair share of dangers too. We are happy to help keep you safe.

52 Week Savings Challenge

What's your New Year's resolution for 2021? 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. Try our 52 Week Savings Challenge which 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 bhccu.org 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 – 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!

Federally insured by NCUA. 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, 2021. Sponsor: Blackhawk Community Credit Union, PO Box 5366, Janesville, WI 53547.



Helpful Links at bhccu.org

2020 was a long year and we welcome 2021. In July of 2020 we launched a new website and since then we have added many new options to help you with your financial needs. Here are just a few for you to check out:

- Schedule an in-branch appointment at www.bhccu.org/schedule-an-appointment.
- Visit www.bhccu.org/chart-of-services to see a chart of services that tells you the fastest way to take care of your transactions.
- Watch a video to learn how to lock or unlock your debit and credit cards with the push of a button at www.bhccu.org/lock/unlock-your-debit-and-credit-cards.
- Call 608-755-6065 to speak with an experienced Call Center Advisor if you need any help.

Thank you for being a member.

One-On-One 45 Minute Budget Workshops

BHCCU is offering free One-On-One Budget Workshops for members to ask questions, develop goals and shape a budget that works for you. The process to get started is easy:

1. Lay out your goals in a 5-minute pre-workshop phone conversation.
2. Talk with our Credit Union Certified Financial Counselor to create your personalized budget.

Highlights:

- Develop a spending plan within a budget.
- Follow an individualized tracking system for spending.
- Learn how to improve and maintain your credit.

Call 608-314-1556 and set up your One-On-One Budget Workshop meeting time. Whether you are leaving for college or are moving out on your own, recently widowed, or new to living on a fixed income, this will provide life enhancing knowledge.

Together We Made a Difference this Holiday Season



Thank you from the bottom of our hearts to all who dropped off nonperishable food items in the red bins that sat outside our branches this holiday season. We were proud to match your donations with a cash contribution to each food pantry. Together we supported the following food pantries in the communities we serve at a much-needed time:

Delavan Food Pantry
Edgerton Community Outreach

Kenosha Salvation Army
Milton Food Pantry
Caritas of Beloit
United Methodist Church Food Pantry in Stoughton
ECHO
Janesville Salvation Army

Community Donation Request Form is Online

At BHCCU, we value building better communities, supporting organizations that lift us all up, and volunteering time to raise funds and change lives. We're passionate about supporting events and groups that contribute to the well-being of all of our neighbors.

If your organization is looking for additional resources to help achieve your mission, please visit the Social Good and Community Giveback tab on our website to fill out the Community Donations Request. Our Donations Committee gives every request its full attention.



Sharing our Beautiful Lobby Christmas Trees



Save Money on Your Taxes this Year

Get the most out of your tax refund. BHCCU is here to help with a convenient tax tool and support options.

Online Convenience Through TurboTax

If you prefer to file online, visit our



website at 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? Call our Contact Center at 800-779-5555 and ask about our Signature Loans or Kwik Cash options.

COMING THIS APRIL

Seamless Digital Banking Suite Mobile and Online

If you are one of our members who currently use our mobile app to transfer money, pay bills, deposit checks, view your balances, and more – you are going to love our new online banking platform coming in spring of 2021. Our online banking is being upgraded and will soon mirror our app. They will become your digital banking suite and operate exactly the same.

Here are a few of the features and options our mobile app and online banking will have this spring:

External Transfers – Transfer money from one financial institution to another.

Conversations – Ask for help with your account and have an immediate digital conversation with support staff.

Seamless – No matter what device you use, you get a smooth, personalized banking experience and will have complete control of your accounts on your smartphone, tablet, and computer.

Better Security – Two-Factor Authentication for better security and biometric (like face recognition or fingerprint authentication) options for faster access.

Organization – Label transactions, upload receipt images, add notes for better tracking and searching.



New Mobile App Design

Check out the new look we have for our mobile app. We

upgraded to a fresh new bright yellow look with our name.

A new year – a new look!

Download Our Mobile Banking App Today

The BHCCU mobile app gives you the easiest, most convenient, and secure way to do your banking right from your mobile device. When you have our app, you have a powerful financial tool in the palm of your hand.

You can use it to:

Manage your Bills – view your upcoming bills, make payments and see your payment history.

View Transactions – track, view and search for transactions, add a note or image and filter by tags.

Make Transfers – securely initiate one-time, future date or repeating transfers between financial institutions.

Deposit Checks Remotely – securely deposit checks anywhere you have WIFI or internet connection.

Get Notifications – receive an alert when deposits and payments are made, transfers happen, or your account balance is low.

Download the BHCCU app from the app store and follow the steps below to get started:

1. Touch the app icon on your home screen.
2. Enroll as a first-time user or enter your BHCCU online banking credentials to log in.
3. For additional security, you will be asked to create a four-digit code. You will also have the option to enable fingerprint or face recognition authentication if your mobile device supports these capabilities.

Try it today to get a sneak peek at what's coming to online banking this spring.



Employee Service Awards

We're very thankful for our staff. During this special time of year, we like to show extra appreciation to our staff who have reached a big milestone of serving our members with care and attention.

Congratulations to our service award winners:

Ann Welsh – 35 Years

Joleen Kaeher – 30 Years

Shari Drake – 25 Years

Laurie Van Horn – 25 Years

Kathleen Pelton – 25 Years

Jayne Boston – 20 Years

Holly Baumel – 20 Years

Julie Johnson-Foss – 10 Years

Amanda McCulloch – 10 Years

Nicole Roth – 10 Years

Gail Wimmer – 10 Years

Cory Dull – 10 Years

Ryan Johnson – 10 Years

Julie Papini – 10 Years

Stephanie Kleimenhagen – 5 Years

Joseph Hoeme – 5 Years

Lynn LaVelle – 5 Years

Kathleen Worrall – 5 Years

Diamond Gregory – 5 Years

Claire Timm – 5 Years

Meghann Ham – 5 Years

Jennifer Pierce – 5 Years

Joshua Welch – 5 Years



Buffalo Chicken Dip

Favorite recipe from employee Zach Dull

INGREDIENTS

1 ½ cups shredded cooked chicken
(can use canned chicken)

8 oz package cream cheese softened

1 oz packet ranch seasoning

½ cup of shredded cheddar cheese

½ cup buffalo sauce

DIRECTIONS

Mix ingredients together in a bowl, transfer to crockpot.

Cook on high for 1 ½ to 2 hours.

Serve with tortilla chips, celery, cucumbers, or bell peppers!

Perfect appetizer for holidays or chilly football Sundays!

Thank You

We'd like to recognize our members Courtney Herndon and Dan James, who provided the beautiful winter photos featured in our front-page header. Thanks, Courtney and Dan, for sharing your talents with us!

Senior Management Team

Lisa Palma,
Interim CEO
lpalma@bhccu.org

Caroline Redmann,
SVP Operations, COO
credmann@bhccu.org

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

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



A Shared Past, A Strong Future.

608-755-6065 800-779-5555
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
710 S. Janesville St.

Egerton
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 City Employees
by BLACKHAWK COMMUNITY CREDIT UNION

COUNTY Credit Union
by BLACKHAWK COMMUNITY CREDIT UNION