

COMMUNITY CONNECTIONS

Fall 2021

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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*

Sue McGinniss, *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*

Glenn Lea, *Director Emeritus*

Local Financing Matters

Let's talk about car loans and who your current auto loan lender is. Are you positive they have given you the best terms and lowest fees? Can you call them and speak to a real person to ask questions or make changes?

If your auto loan is with BHCCU, you know we are just a phone call away. BHCCU focuses on you and takes the time to know you and your needs. We typically have better terms and lower fees than larger institutions and online lenders. We offer you the personal touch you deserve, and we save you money.

We also want you to know that if you were told you received a lower interest rate when you purchased through a dealership, we would love the opportunity to see if we can match or do better than their rate. The process to refinance back to BHCCU is simple! You can close via email or you can close at any branch of your choice. We make it easy for you

to have all your finances funneled through one account which gives you instant 24/7 access to your information. We put you in control. An auto loan through us also supports your local economy. Not only are you supporting your local credit union and its members, you are also helping to support local small businesses that depend on local credit unions for their banking and lending needs as well.

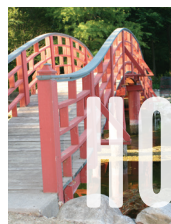
We want your auto loan here at BHCCU where you will receive the personal touch. Call our Loan Portfolio Manager, Joshua Sweet at 608-314-1515 or email him at jsweet@bhccu.org.



Joshua Sweet
Loan Portfolio Manager

RECENT SUCCESS STORY

Our Member Advisor in Stoughton saved a member \$3,420 in interest on their auto loan! The loan was refinanced to BHCCU from a national lender, saving the member one month of their monthly salary. This brought the interest payments back to the local community which helps local small business owners, residents and makes an impact in the community.



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, November 18, 2021

2707 Kennedy Road, Janesville

3 pm - 4 pm



Federally Insured by NCUA

We have 20 spots available, call or email Angie today to reserve your spot.

Individually wrapped snacks will be available.



**BLACKHAWK
COMMUNITY
CREDIT UNION**

Angie Hoium, BSACS

Fraud & BSA Officer
608-314-1520
ahoium@bhccu.org

SECURITY CORNER

In a recent phishing scam, bad guys combined some of their favorite tricks to create an extra special phishing email. This phishing scam uses several different tactics to fool you and your email filters.

The phishing email is designed to look like a real Microsoft OneDrive notification, complete with official logos and icons. If you check the sender's address, you'll see an email address that closely resembles a real Microsoft domain. The body of the email references your actual Microsoft username and directs you to click on a button to open a shared Microsoft Excel file.

To bypass your email filters, the scammers don't use a direct link to their malicious webpage. Instead, the email includes a link from a trusted website called AppSpot, which is a cloud computing platform from Google. If you click on the "Open" button in the email, the AppSpot website immediately redirects you to a compromised Microsoft SharePoint page. On this page, you will be asked to provide your Microsoft credentials to access the supposedly shared file. Any information typed on this page will be delivered directly to the bad guys.

Credit Card Lock and Unlock Feature

An exciting new security feature has been added to online banking and the mobile banking app!

If you've ever lost your debit and/or credit cards, or if they have ever been stolen, you know how frustrating it can be to feel like you've lost a sense of control.

We're putting that control in your hands with a new feature to lock and unlock your debit and credit cards with the push of a button.

Scan this bar code or follow the link below to watch a video that shows you how you can lock and unlock your debit and credit cards on the mobile app.

<https://www.bhccu.org/lock/unlock-your-debit-and-credit-cards>



Privacy Policy

Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed, and you may review our policies and practices with respect to your personal information at www.bhccu.org/privacy. Or call our Contact Center at 800-779-5555 and request us to mail you a free copy.

Remember the following tips to stay safe:

- Never click on a link or download an attachment from an email that you were not expecting.
- If you receive an unexpected email from someone who you think you know—stay cautious. Contact the person by phone or on a messaging app to confirm that they actually sent the email.
- This type of attack isn't exclusive to Microsoft products or Microsoft users. The technique could easily be used on several other programs. Always think before you click.



Special Partnership Announcement with Rock County Historical Society

Thank you for all who attended Artrageous Wednesday at the Rock County Historical Society Campus (RCHS) for our special announcement on August 18th. Amongst the local artists, live music and food trucks – BHCCU and RCHS made a special announcement about our new partnership to develop Rock County Legacies, formerly known as The Legacy Center.

As part of RCHS, Rock County Legacies will focus on the rich history of the generations of people who worked at or were represented by General Motors, Fisher Body and the UAW in Janesville. With a mission of enriching and engaging the communities of Rock County through preservation and dissemination of the history of our area, RCHS has the experience and knowledge to actively develop Rock County Legacies here in the county. BHCCU was founded within the walls of the GM plant 56 years ago, and we have been collecting stories, artifacts, and mementos from the community and the plant for many years. Now, we are working together to share this history with the community and future generations.

"RCHS is excited to develop Rock County Legacies to honor the thousands of people who worked at the General

Motors plant in Janesville," said Tim Maahs, RCHS Executive Director. "Collecting stories and artifacts is a large focus of our organization; we are honored to be partnering with BHCCU, which has been working diligently to ensure that the history of GM employees is captured, not lost."

BHCCU President & CEO Lisa Palma added, "This project has evolved over time and the memorabilia, artifacts and stories we have collected are important to us and will be in excellent hands with RCHS. This partnership is vital to Rock County Legacies and will provide us with the opportunity to focus all our efforts on our members and our community while continuing the preservation and sharing of stories from GM by working with RCHS. We see this as the perfect community blend. We thank the community for their donations and patience."

The development of Rock County Legacies will begin in stages, focusing initially on collecting oral histories to help commemorate and honor the history of those that worked at the plant. The recorded stories will be shared in a variety of ways, including through exhibits, programs, on social media, and the RCHS website. To share your story, visit bhccu.org/legacy-story-collection.

The Rock County Legacies exhibit at the museum in the visitor center currently includes a selection of items about the Janesville GM plant and its employees. For the balance of 2021 all members will receive free admission to this exhibit. We encourage membership because a lot is going to be happening! We don't want you to miss out on anything!



Easy Crock Pot Chicken and Dumplings

Favorite recipe from employee Lindsey DeBartelo

1 onion, chopped

1 1/4 lb. boneless skinless chicken breasts

1 tsp. dried oregano

Kosher salt

Freshly ground black pepper

2 (10.5-oz.) cans cream of chicken soup

2 c. low-sodium chicken broth

4 sprigs fresh thyme

1 bay leaf

2 stalks celery, chopped

2 large carrots, peeled and chopped

1 c. frozen peas, thawed

3 cloves garlic, minced

1 (16.3-oz.) can refrigerated biscuits

Scatter onion in the bottom of a large slow cooker then top with chicken. Season with oregano, salt, and pepper.

Pour soup and broth over chicken, then add thyme and bay leaf. Cover and cook on high until the chicken is cooked through, about 3 hours.

Discard thyme and bay leaf, then shred chicken with two forks. Stir in celery, carrots, peas, and garlic. Cut or tear biscuits into small bite-sized pieces then stir into chicken mixture. Spoon liquid over any biscuits at the top.

Cook on high until vegetables are tender and biscuits are cooked through, stirring every 30 minutes, about 1 hour to 1 hour 30 minutes more.



Avoid a Liberty Checking Account Paper Statement Fee Increase

Our Liberty Checking Account fee to receive a paper statement in the US mail is being increased to \$5 per month.

Please scan this QR code and sign up to receive eStatements or call our Contact Center at 800-779-5555 and we can assist you one-on-one with this process to avoid the fee.



Hufcor – We Are Here To Help

We know many Hufcor employees and BHCCU members are facing challenging times with life, financing and current 401k retirement fund options from OpenGate. We want to help if we can. If you'd like support, please reach out to Cathy Blakley or Glen Neeley with our Blackhawk Wealth Management Services and they will walk you through this transition with professional guidance and options tailored specifically to you and your future.

Cathy and Glen are happy to help because they care and are here to provide for our valued members.

To set up an appointment, give Cathy a call at 608-314-1112 today!



BLACKHAWK
Wealth Management
Services™



Catherine Blakley
LPL Administrative
Assistant



Glen Neeley
LPL Financial Advisor

*Blackhawk Wealth Management Services and LPL Financial are not affiliated, endorsed nor employed by Hufcor, Inc. Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Blackhawk Community Credit Union and Blackhawk Wealth Management Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Blackhawk Wealth Management Services, and may also be employees of Blackhawk Community Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Blackhawk Community Credit Union or Blackhawk Wealth Management Services. Securities and insurance offered through LPL or its affiliates are:*

**NOT INSURED BY NCUA OR ANY OTHER GOVERNMENT AGENCY • NOT CREDIT UNION
GUARANTEED • NOT CREDIT UNION DEPOSITS OR OBLIGATIONS • MAY LOSE VALUE**



Real Time Member Alerts Saving Trees and Time

We know you're busy with work, school, life, etc. That's why we are bringing Member Alerts to you, so you can keep up with what matters most.

If you have a current mobile number and/or email address on file with us, we will soon begin sending you texts and emails to let you know about your important account events. We are going to say goodbye to our paper and eNotices that take days to be delivered or require you to login to your account to find out what's going on. Instead, we are going to send you a real time text or email that will tell you exactly when you have a loan past due, have incurred an overdraft or non-sufficient funds fee, or when an address has been changed on your account.

To guarantee delivery of texts and emails please call our Contact Center at 800-779-5555, ask a member service representative to confirm your contact info or update it anytime through digital banking.

Please visit our website to more information:
<https://www.bhccu.org/nsf-and-odp-paper-notice>

47th Anniversary



We want to thank Cathy Marko for her 47 years at BHCCU. This is truly an amazing work anniversary to celebrate! You are an inspiration to others. Your dedication to your work is exemplary.

Thank you for making a difference in our and our members lives.



BHCCU at Events

It's been a long time since BHCCU was at events, but this July we could be found supporting the 4-H Fair and volunteering at the Tallman Arts Festival in our BHCCU blue.



Thank you for your votes!



**BEST
CREDIT UNION**



**BEST
MORTGAGE LENDER**



**BEST
PLACE TO WORK**

#janesvillebob



Discontinued Services

Beginning September 30, 2021, we will no longer offer the following services in our branches:

- Travel Cards
- Visa® Gift Cards
- Six Flags Great America Tickets
- Milwaukee Zoo Tickets

We are discontinuing these services due to the availability of other, easier obtainable options. To make this change easier for you, our members, we have compiled a list of places to find these services. Use your smartphone to scan the QR code to visit our website for links to these more efficient and time saving options.

You can also visit:
<https://www.bhccu.org/discontinued-services>



Top Ranked Customer Service

We measure our member satisfaction through an outside firm that surveys our membership and synthesizes the data for us. We have been measuring it for almost 10 years now and it allows us to have a formal methodology to hear the voices of our membership. Specifically, members are asked how they feel about the level of service we provide in our branches and in our Call Center. This firm performs this type of survey for hundreds of financial institutions of all sizes across the country. We are incredibly proud to tell you that you have ranked us at the top! We have scored at the top over other financial institutions for loyalty, ease of doing business with us, and our members being most likely to recommend us to others. This is FANTASTIC! Thank you to all of you that answered the survey.

Our President and CEO, Lisa Palma, shared with the staff that she was on the phone with a member who had an issue with his account and as they worked through it, she thanked him for his membership. He responded, "I wouldn't go anywhere else. You have amazing people there."

Our members are special to us. We are here because of you!



Thank You



We'd like to recognize our member Judy Janke, who provided the beautiful fall photo featured in our front-page header. Thanks, Judy, for sharing your talents with us!

BLACKHAWK
COMMUNITY
CREDIT UNION

A Shared Past, A Strong Future.

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



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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.

LOCATIONS

BELOIT
500 Public Ave. Ste. 101

DELAVER
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