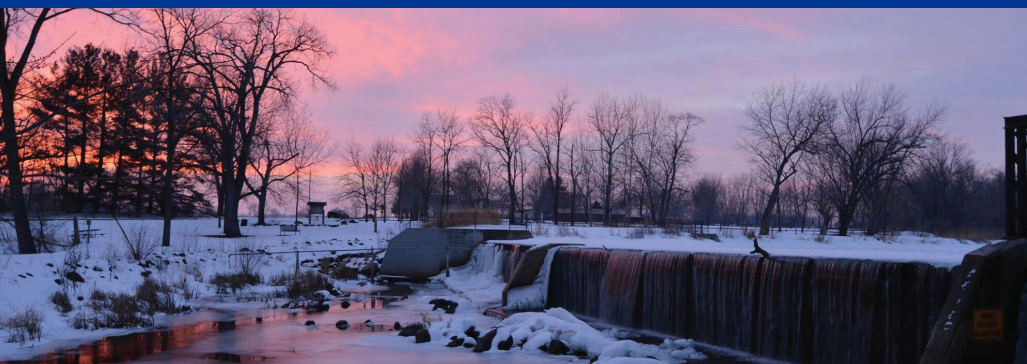


THE *messenger*

winter 2019



Reflections Plaza: A New Home on The Rock River

On September 29, we announced a \$30 million investment initiative to build Reflections Plaza. Blackhawk has signed an intent to purchase 2.5 acres on the eastern bank of the Rock River in what will be called the SOCO (south of Court Street) district at 37 South Water Street. The 10,000 square-foot Legacy Center that will house historical artifacts from the credit union's founding members will be a part of the larger 130,000 square-foot, four-story headquarters that will be home to 200 employees. The initiative will include a new branch of the credit union, a partnership with UW-Whitewater, restaurants, a health and fitness center, and the 10,000-square-foot Lea McGuire Conference Center, named after the first and second presidents of the credit union, Glenn Lea and Patrick McGuire. Additional space is anticipated to include: law offices, retail, and condominiums.

"For 53 years the credit union has made investing in our community its mission," said Glenn Lea, who is also Blackhawk's Emeritus Director. "I am proud that Blackhawk Community Credit

Union's investment in this project will continue our original mission and make an impact on future generations."

Our ground-breaking is anticipated for late fall 2019, with completion in 2021. "When it was time to build a new headquarters for the credit union, I saw the possibility for Janesville to become a more vibrant community. This area is soon to be a model for other cities and a catalyst for continued development that will make our members proud. This is all part of Blackhawk's strategic plan of growth over the next 20-30 years and until the space is needed, we will offset project costs by leasing space to the community to help pay for this investment over time," said Blackhawk's CEO, Sherri Stumpf.



A river view rendering of the Legacy Center and Reflections Plaza from Angus-Young Associates.

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Winter Calendar of Events

January 1	Closed for New Year's Day
January 9	Bus Tour-Hamilton in Chicago
January 18-19	ECHO-A Chicken Boy Production
January 24	Forward Janesville Awards Banquet Luncheon
January 26	HealthNet Pairings That Please
February 1	National Wear Red Day to support American Heart Association
February 2	Angel of Music-Edgerton Performing Arts Center
February 2	Children's Miracle Network Bowl-A-Thon
February 12	American Red Cross Blood Drive – UAW 95 Union Hall
February 15	KANDU Grapes & Hops
February 16	Boys & Girls Club Pheasant Hunt
February 16	Project 16:49 Lip Sync Battle
February 18	Closed for Presidents Day
February 23	Friends of Noah-Artic Art for Animals
March 1	American Red Cross Blood Drive – Court Street location
March 8	Zonta International Women's Day Luncheon
March 8	KANDU Fish Fry & More
March 9	Agrace Sips & Sounds
March 9-10	South Central Wisconsin Builder Association Home Show
March 10	Daylight Saving Time Begins
March 13	Bus Tour-Diamond Jo Casino in Dubuque, IA
March 15	Blackhawk Scholarship Applications Due
March 15	Cornerstone of Hope- Daddy Daughter Dance
March 22	KANDU Fish Fry & More

We've Got You Covered This Tax Season

Get the most out of your tax refund. Blackhawk Community Credit Union is here to help—and save you money in the process:

Save Money on Face-to-Face Tax Preparation



Let Liberty Tax Service take tax preparation off your hands – at 20% off. It's an exclusive Blackhawk Community Credit Union discount! We've partnered with this professional tax preparation service, so you can sit back and let them do the work for you. Pick up a discount coupon at your local branch or ask Liberty for your 20% Blackhawk discount.



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.

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.

Your Tax Refund—Faster than Ever

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 3 weeks or less, as opposed to 4-6 weeks for a paper check—and you don't have to worry 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

You'll also need your checking account number. It's the 8 or 13 numbers next to the routing number.

Please also make sure that the name(s) on your tax return match 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.

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



WE Believe IN THE Magic OF Christmas

At Blackhawk, we're glad to give Santa a hand in spreading some Christmas cheer to everyone in our community! So, in the Christmas Spirit, we hopped on our sleds and got to work:

- We donated toys for Janesville Police Officers to give to kids
- We filled backpacks with necessities for those on the waiting list for the GIFTS Men's Shelter
- We delivered gifts to Meals on Wheels recipients
- We bought new winter coats, hats, and mittens and donated them to ECHO for distribution for those in need
- We shopped for and delivered Toys for Tots and baskets to the Twin Oaks Homeless Shelter
- We collected food pantry items for the Shalom Center & ELCA Outreach in Kenosha
- Santa even made stops at The Vets Home, Boys & Girls Club, and YWCA with bags of goodies!

If you dropped off items for our Christmas giveaways, thank you for helping us bring to life the Magic of Christmas!



2019 Blackhawk Scholarships

APPLY BY MARCH 15, 2019

There are a lot of things you'll need to take to college, but money probably tops the list. To help you with the growing cost of higher education, Blackhawk is once again awarding over \$13,000 in scholarships to this year's high school seniors. We encourage you to apply today!

- Scholarship applications are available online at www.bhccu.org and at all branch locations.
- Eligible applicants include seniors at high schools 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.
- Applicants must be received by March 15, 2019, for consideration. The Scholarship Committee will review all applications and select the recipients. Good luck!

Beloit Branch Is Now Full Service

Blackhawk Community Credit Union is proud to announce that our Beloit branch is now a full-service branch for our members! That means you can look for a teller and a Member Advisor in place of the Interactive Teller Machine (ITM), ready to help you with all of your transactions, including cashier's checks, money orders or VISA gift and travel cards. Our friendly staff is there for all your banking needs and more than happy to help! We've made renovations as part of this transition. Swing by and say hello!

We're at 500 Public Avenue next to the new Hotel Goodwin.

Harborfest—Bringing Communities Together

What better way to bring neighbors together than with a big event showcasing and celebrating all the great things they're doing? That's what Harborfest 2018 was about - an opportunity to bring a diverse group of non-profit and education-related organizations from Kenosha and Racine to share their good work and give everyone an opportunity to learn and get involved in the community. It all took place at the Kenosha County Airport, with plenty of refreshments, entertainment, and even helicopter rides! It's only natural that Blackhawk was a sponsor and helped plan this great event, because community involvement is something we believe in and love to do. If you happen to be at one of the many community events we participate in, make sure to stop by our table and say hello!



January 9 – Hamilton in Chicago, IL

March 13 – Diamond Jo Casino in Dubuque, IA

May – Mystery Tour in Lake Geneva, WI

June – Betty Lou Cruise in Madison, WI

July – Shop Till you Drop at Mall of America, MN
(Overnight Trip)

September – Spirit of Peoria Fall River Cruise

October – Casino Trip

December – Christmas in Milwaukee



Free Credit Freezes

You've probably heard of high-profile data breaches at major retailers and other companies over the last few years. In response to that, there's now new legislation allowing you to place a credit freeze at the big three credit bureaus. (Equifax, TransUnion, and Experian) at zero cost. A credit freeze restricts access to your credit report, which means others can't open accounts or get credit in your name if identity theft occurs. You can always lift the freeze with just an hour's notice if you need to access your own credit report, and then put it back in place. The option to get a credit freeze has always been available. What's new is the ability to do it for free.

You can access your credit report for free once a year from each of the three major credit reporting agencies—and you can do so at annualcreditreport.com, the only government-approved site. Beware of other sites that promise a "free" credit report; some of them have strings attached.

If you'd like to place a freeze on your credit, here's how to do it:

For Equifax, go to equifax.com or call the automated phone service line at 1-800-685-1111.

For Experian, go to experian.com or call 1-888-EXPERIAN (1-888-397-3742).

For TransUnion, go to transunion.com, or call 1-800-916-8800.

All three credit bureaus also have mobile apps you can download through the app store on your phone. When it comes to identity protection and credit, an ounce of prevention is worth pounds of cure!

Make a New Habit with our 52 Week Savings Challenge

It's that time of the year again! Another round of New Year's resolutions are just around the corner and there's no better way to stick to them than the 52 Week Challenge, which starts January 1st.

Here's how it works:

- Stop by any Blackhawk Community Credit Union branch in your area 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!

Saving more is painless 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. It's the easiest way to save a bundle without even trying!

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.*

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, 2019. Sponsor: Blackhawk Community Credit Union, PO Box 5366, Janesville, WI 53547.

Assembling the Legacy Center

The foundation of the Legacy Center is the people and the stories they share. Gary and Bonnie Miller's story is just one of the thousands to be told. We found a framed print of the couple high on a shelf in the dark on one of our trips into the plant this summer. It had previously hung in the cafeteria. We were able to identify the Millers and reached out to them to come in and see what we had recovered. They were excited to see the picture because they didn't know what had happened to it after the plant closed. The best part is they still had the car and Bonnie still had the complete poodle skirt outfit hanging in her closet.

The Millers were gracious enough to accept our invitation to recreate the original picture.

The results are priceless! Thank you to Gary and Bonnie for sharing their story with us. Their story is a part of the legacy. Now, they are also a part of the new chapter being written.



SAVE
the
DATE

You're Invited to our 2019 Annual Meeting

Save the date for the Blackhawk Community Credit Union Annual Meeting! You'll have the opportunity to hear what's new at your credit union, meet other members, and get to know our dedicated staff better. Just as importantly,

we'll have the opportunity to express our appreciation to you, our members, with free food, giveaways, and fun! Whether you've never missed an Annual Meeting or planning to join us for the very first time, we'll be delighted to see you.

Please join us on Sunday, May 5, 2019 at the Holiday Inn Express and Janesville Conference Center, at 3100 Wellington Place.

Our Blackhawk family is looking forward to welcoming yours!

Showcasing our Community

A new community corner space has been designed at our Stoughton branch. This is a unique space located in the lobby of Blackhawk Community Credit Union's Stoughton branch. This space was designed to highlight the efforts of local nonprofit organizations and showcase local talents. All are welcome to come check out the latest displays!

If you are a non-profit organization, artist, author, teacher or community member you can reserve a time to showcase in this special area. Please contact our Stoughton Branch Manager, Julie Nygaard at jnygaard@bhccu.org or 608-314-1610.



Felicitades Congratulations

to Carla Garcia on her Retirement!

Carla has worked for Blackhawk Community Credit Union for almost 28 years. We want to thank her for her many years of devoted service.



Thank You

We'd like to recognize Blackhawk members David Smith and Lynn Hiller, who provided the beautiful winter photos featured in our front-page header. Thanks, Shellie and Lynn, for sharing your talents with us!

Senior Management Team

Sherri Stumpf, CEO
ssumpf@bhccu.org

Matt Krauter, SVP New Markets
mkrauter@bhccu.org

Lisa Palma, SVP Member Experience, CXO
lpalma@bhccu.org

Caroline Redmann, SVP Operations, COO
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David Schalk, SVP Lending, CLO
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Matt Wohlers, SVP Finance, CFO
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**BLACKHAWK
COMMUNITY**
CREDIT UNION

Smart Advice. Friendly Service.
Locally Owned.

608-755-6065 800-779-5555
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.

Egerton
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