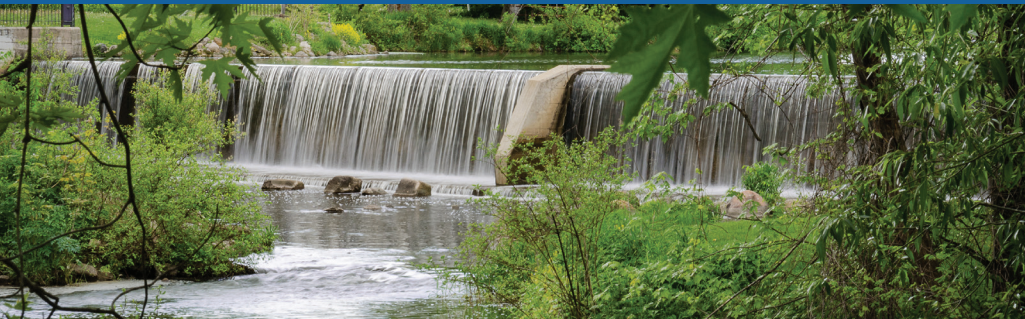


spring 2018

# THE messenger



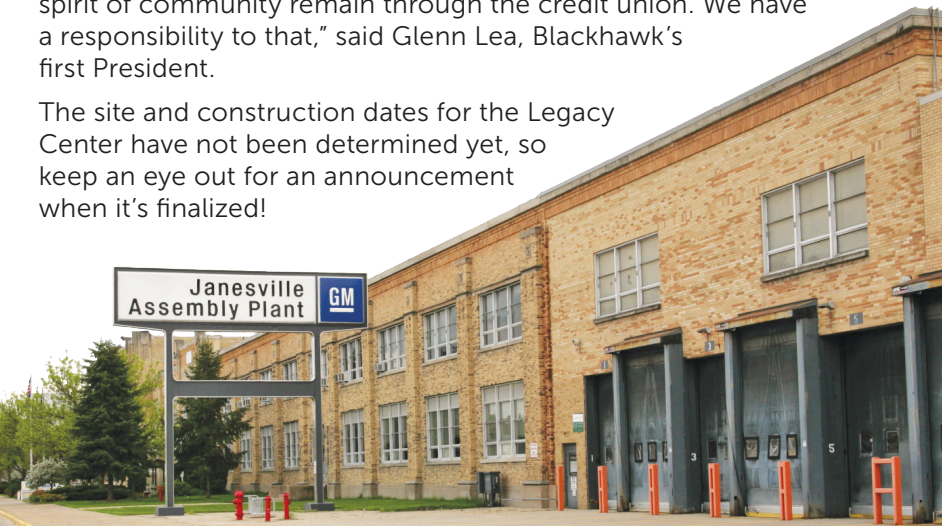
## Announcing the Legacy Center HONORING OUR FOUNDING MEMBERS

To commemorate and honor the history of our community, we will be building a Legacy Center dedicated to those who worked at General Motors, Fisher Body, and the UAW.

Blackhawk Community Credit Union was originally founded in 1965 to provide financial services to employees of Fisher Body, General Motors, and the UAW. "Our goal is to create a special place that pays homage to our founding charter members and all of those who have followed after," said Sherri Stumpf, CEO.

After the oldest General Motors plant is demolished, the Legacy Center will be filled with artifacts and memorabilia that were collected from the plant and will continue to be collected from the public. "Even though the plant will be gone, the bonds we have created and the spirit of community remain through the credit union. We have a responsibility to that," said Glenn Lea, Blackhawk's first President.

The site and construction dates for the Legacy Center have not been determined yet, so keep an eye out for an announcement when it's finalized!



## Introducing Our New App!

On April 1, our new mobile banking app will be available. We're excited to bring you additional safety features, along with the ability to personalize your app. On May 1, we will officially release our new app, replacing the old one. Check out some of the new features:

### TOUCH ID OR PIN AUTHENTICATION

Easily and securely log in using fingerprint or a personal identification number.

### VIEW BALANCES AND ACCOUNT ACTIVITY

Search for transactions, add a note or an image, and filter by tags. Find what you're looking for – fast.

### MAKE MOBILE DEPOSITS USING YOUR CAMERA

Deposit checks into qualified accounts.

### MOBILE BILL PAY AND PERSON-TO-PERSON PAYMENTS

Pay bills or send money to friends and family quickly and securely.

### TRANSFER FUNDS

Effortlessly initiate one-time, future date or repeating transfers.

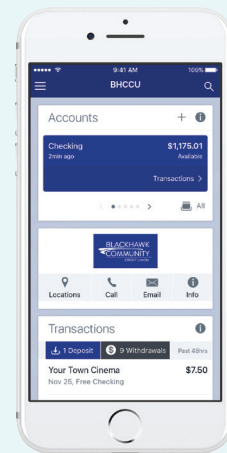
### PERSONALIZE YOUR APP

Arrange the app's features in a way that makes the most sense to you.

### BRANCH AND ATM LOCATIONS

Find the nearest ATM or locate a branch using your current location.

Download the  
app today!



## In This Issue

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# Spring Calendar of Events

April 5	YWCA Women of Distinction Awards
April 25	Bus Tour to see Hamilton in Chicago
April 28	Kiwanis Disc Golf Rally
April 29	Annual Meeting
May 4	American Red Cross Blood Drive • Court Street 10:00 am – 4:00 pm
May 5	JPAC Gala, Spotighting "Lonestar"
May 5	Spring Wine Hop Milton Chamber
May 8	Milton BA5 (Business After 5)
May 12	House of Mercy Charity Ball
May 12	Janesville Family Bike Fest Harrison Elementary
May 18-20	Syttende Mai Festival Stoughton, WI
May 20	Vets Roll Depart
May 23	Vets Roll Return
May 28	Memorial Day (Closed)
June 1-2	Milton Chamber Wally's Music Fest



## Board of Directors

**Mary Frederick**, Chairperson  
**Marge Fenrick**, Vice Chairperson  
**Shannon Riley**, Secretary  
**Tom Osmond**, Treasurer  
**Edmund Halabi**, Director  
**John Jenks**, Director  
**Tim Silha**, Director  
**Glenn Lea**, Emeritus Director  
**Victor Corro**, Associate Director  
**Sue McGinniss**, Associate Director  
**Sarah Fegre**, Associate Director

## Raising Money for Children's Miracle Network

We'd like to thank everyone for this year's successful Children's Miracle Network Bowl-A-Thon, which was held on February 3! Thanks to you, we raised more than \$9,674.30 for this worthy cause. Donations stay local to fund critical treatments and healthcare services, pediatric medical equipment and charitable care for young patients battling every type of illness and injury. The event was held at the RiversEdge Bowling Alley.



## Get Shredded!

### JOIN US FOR OUR FREE SHRED DAYS

Blackhawk is pleased to offer you an easy way to dispose of paper clutter through our free Shred Days. We will have the document destruction company, Shred-It, with trucks on premises to securely shred your financial and personal documents – including old checks, financial statements and more. Please place items in boxes or bags (no paper clips, please) and stop by one of our branches on the dates indicated. Refreshments will be served.

April 14: Deerfield Drive in Janesville, 9:00 am – 12:00 pm

April 21: Edgerton, 9:00 am – 12:00 pm

April 28: Delavan, 9:00 am – 12:00 pm

May 11 (Friday): Stoughton, 9:00 am – 12:00 pm

May 12: Court Street in Janesville, 9:00 am – 12:00 pm

May 18 (Friday): Milton, 9:00 am – 12:00 pm

May 19: Center Avenue in Janesville, 9:00 am – 12:00 pm

June 9: Milwaukee Street in Janesville, 9:00 am – 12:00 pm





# Edgerton GRAND OPENING Celebration!

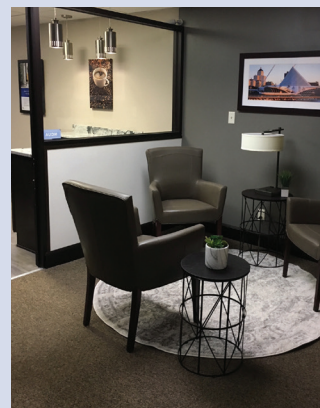
Our Edgerton branch has been open since October 23, 2017, but we celebrated its opening on March 16 to coincide with the Edgerton Pharmacy opening. It was a grand time filled with good food and excellent company. Thank you to everyone who came out and celebrated with us!

## WE LOVE WISCONSIN Sweepstakes Winner!



Christine O'Hora is the winner of a \$1,000 gift card! We'd like to thank everyone for entering Blackhawk's **We Love Wisconsin** sweepstakes and helping us celebrate our new branch in Kenosha!

## Kenosha County Merger Update



Progress is happening! Our Kenosha County branch has been remodeled, and we are so excited! Members will soon be a part of the Blackhawk family with the same great service from Sue, Kathy, Sara and Courtney, but with an updated look and experience.

## Congratulations, Tammy!



Tammy McCaslin Krebs, Director of Membership Development, was awarded Volunteer of the Year at the Forward Janesville 17th Annual Awards Banquet on January 25, 2018. Congratulations to Tammy on her valuable contributions to not just the credit union, but the entire community!





## Don't Fear Tax Season – We're Here to Help

Tax time doesn't have to be stressful, because we're here to help. There's still time to take advantage of tax tools and support available from Blackhawk, so you can file your taxes by the April 17 deadline without worry.

### 20% Savings on Face-to-Face Tax Preparation

Let Liberty Tax Service take tax preparation off your hands – at 20% off! We've partnered with this professional tax preparer so you can sit back, relax and minimize stress. Simply ask for the "Blackhawk Member Only" coupon for your 20% discount or pick one up at any Blackhawk Community Credit Union branch location.

### Online Convenience Through TurboTax

If you prefer to file online, visit our website at [www.bhccu.org](http://www.bhccu.org) and click on the link to use TurboTax® and receive a credit union discount. This helpful tool walks you through the tax preparation process for greater ease and accuracy.

### Unsecured Loans

Awaiting a tax refund and want the cash now? Need a little more cash cushion for your tax bill? We'll provide the money you need – right when you need it most! Just ask about our Signature Loans or Kwik Cash.



## NOTICE OF CHANGE ATM DEPOSITS

As of May 15, we will no longer be accepting ATM deposits. Unfortunately, we have experienced an increase in fraud on ATM deposits, and to protect our members from loss, we will be eliminating the deposit option on May 15. Members will no longer be able to deposit at any ATM, including Blackhawk ATMs. Members will still be able to deposit using the night drop, in-branch, drive up, direct deposit and mobile deposit options.



## Get the Look You Want

### HOME EQUITY LINES OF CREDIT WILL GET YOU THERE!

Just as spring refreshes the outside world, a home equity line of credit can refresh your inside world. Finally, update those outdated kitchen cabinets, fix up your old porch or put a bold new coat of paint in every room.

Whatever you want to update, Blackhawk wants to help fund it with our home equity lines of credit! We offer straightforward rates with no teasers or gimmicks. Now is the perfect time to cash in on the equity in your home and take advantage of our:

- No closing costs
- Fast approval
- The flexibility to draw only the money you need, when you need it
- Potentially tax-deductible interest\*\*

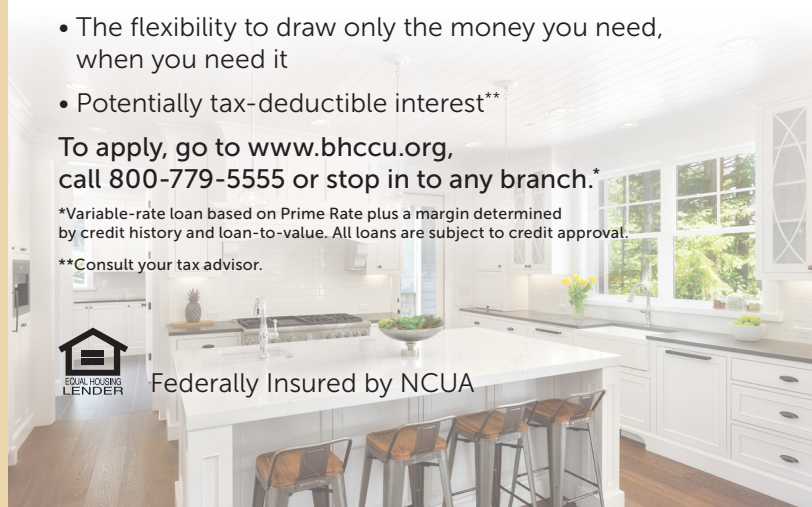
To apply, go to [www.bhccu.org](http://www.bhccu.org), call 800-779-5555 or stop in to any branch.\*

\*Variable-rate loan based on Prime Rate plus a margin determined by credit history and loan-to-value. All loans are subject to credit approval.

\*\*Consult your tax advisor.



Federally Insured by NCUA





YOU ARE INVITED TO BLACKHAWK'S

# 53<sup>rd</sup> Annual Meeting

ON SUNDAY, APRIL 29, 2018

**TIME:** Sunday, April 29 from  
11:00 am to 2:00 pm

**LOCATION:** Holiday Inn Express &  
Conference Center  
3100 Wellington Pl.  
Janesville, WI 53546

**COST:** \$10.00 per person for brunch  
(no cost to attend meeting)

**AGENDA:** 11:00 am – 11:30 am  
Registration  
11:30 am – 12:30 pm  
Brunch, deliciously handcrafted  
12:30 pm – 2:00 pm  
Annual Meeting and  
Door Prize Drawings



We hope you will join us for a delectable brunch, followed by Blackhawk's Annual Meeting. As a member and owner of the credit union, the Annual Meeting is your meeting. You will receive a credit union update by the Board of Directors and the CEO and have an opportunity to get acquainted with the credit union's management team and employees.

One of the key differences that sets credit unions apart from banks is that of leadership. We have a Board of Directors from the membership and elected by the membership. All of the Directors look forward to meeting you at the Annual Meeting.

Reservations are required to attend the brunch preceding the Annual Meeting. Please RSVP with the attached form by April 19, 2018.

**RSVP** Member Name \_\_\_\_\_

Guest Name \_\_\_\_\_

Member Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Member Phone \_\_\_\_\_

Amount Enclosed (\$10 per person) \_\_\_\_\_

Return this completed form and payment by April 19 to any Blackhawk branch, or mail to:

Blackhawk Community Credit Union, Attn:

Marketing Department, PO Box 5366, Janesville, WI 53547-5366

Note: You do not need to attend the brunch to attend the annual meeting.



# Annual Notice Regarding Non-Visa PIN-Less Debit Transactions

To ensure debit card users are notified, Visa® requires us to post the following information. Your transactions may not be processed as Visa transactions within a specified ATM network.

You may use your Visa debit card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Pulse ATM network(s).

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure, will not apply to transactions processed through non-Visa networks.

Please contact us with any questions you may have regarding this notice at 800-779-5555.

## Thank You

We'd like to recognize Blackhawk members Shelley Schmidt and Carla Nelson, who provided the photos featured in our front-page header. Thanks, Shelley and Carla, for allowing us to share your beautiful work!

## 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)

**AskJeffrey**  
VEHICLE BUYING SPECIALIST



If you're in the market for a new or used vehicle contact our new Vehicle Buying Specialist Jeffrey Cross.  
608-449-2040

## Official Notice to View Our Privacy Policy Online

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 policy and our practices with respect to your personal information at [www.bhccu.org/privacy](http://www.bhccu.org/privacy). Or, we will mail you a free copy upon request if you call us at 800-779-5555.



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  
701 S Janesville St

Edgerton  
617 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  
625 52nd St Room 108