

THE messenger

summer 2020



Together We Are Stronger

We hope that you and your loved ones are safe and healthy. Since our last newsletter, a lot has happened to our communities with the impact of the Coronavirus Pandemic. Wisconsin's Governor Evers issued a "Safer-at-Home" order which required us to close our branch lobbies and do business in new ways through our drive-up lanes, call center, and using our mobile and online banking platforms. Thank you for your continued business!

Like many businesses during this time, we experienced some changes. Former CEO, Sherri Stumpf, resigned and Lisa Palma, who has worked for Blackhawk for nine years and is a credit union industry veteran, has been named interim CEO. Lisa, together with our Board of Directors and Senior Management Team, have announced that we have made the responsible decision to cancel our plans

to build a new headquarters on Rockport Road based on economic uncertainty. We also placed our Legacy Center building plans temporarily on hold but the actual project continues with the collection of stories and artifacts. We have an obligation to pause, evaluate, and be available to help our members and the communities we serve to heal from the pandemic. When the timing is right, we will move forward.

Blackhawk also announced that we will fulfill our commitment and donation to HealthNet of Rock County, as the need for their services have become even more needed by local families due to these unprecedented times.

We thank you for your patience and dedication, as we continue to always provide you with the financial services and help you need. **Together we are stronger.**

We Can't Thank You Enough!

We can't thank you, our members, enough for the continued support you've shown our staff over the last couple months in our drive-up lines and with our Call Center. We appreciate your willingness to adjust to so many new ways of doing business. Thank you.

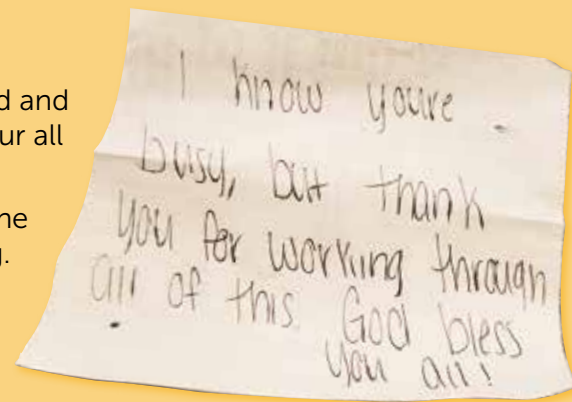
A heartfelt thank you goes to our frontline staff for working through uncertainty during this pandemic.

You have been strong, dedicated and flexible. Thank you for giving your all to our members.

A final thank you to our behind the scenes staff that keep us running.

We're here to provide help, visit our resource center on our website for more information.

Together we are stronger.



A note we received from a member expressing their gratitude and cheering us on.

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Join us on Zoom for our 55th Annual Meeting

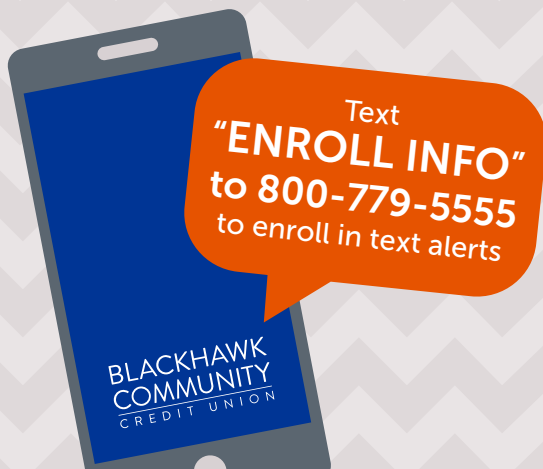
We have rescheduled our 55th Annual Meeting for Saturday, August 15, 2020 beginning at noon. The pandemic has changed the way we live and do business, and to protect the health and safety of our members and our employees, we will hold our Annual Meeting online via Zoom.

Please visit bhccu.org for more details and to register to attend the meeting by clicking on the link provided.

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 for you to watch at your convenience from home. Also, it will be available for you to watch at the Blackhawk branch you visit between August 20, 2020 and September 15, 2020.

Feel free to email any questions you have to our Marketing Director, CeeCee Philipps, at cphilipps@bhccu.org before August 8, 2020 and we will make sure they get answered directly.

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.



Board of Directors

Mary Frederick, Chairperson

Sue McGinniss, Vice Chair

John Jenks, Secretary

Steve Knox, Treasurer

Tim Silha, Director

Edmund Halabi, Director

Sarah Fegre, Director

Glenn Lea, Director Emeritus

Eric Entringer, Associate Director

Tim Cullen, Associate Director

SECURITY CORNER

Unfortunately, there are bad guys out there and we want to help keep you safe. One way they prey on people is by using fake caller IDs to try to fool you to believe it is Blackhawk Community Credit Union calling. We want to make sure you, our valued members, do not fall victim. Our message is this, Blackhawk will never call to:

- Ask for your social security number or any online banking passwords
- Ask you for the PIN that may have just been sent to your mobile phone
- Ask you to authorize the transfer of funds to a new account
- Ask you to perform a "test" transaction

If you ever question the validity of a call from Blackhawk, tell them you will call back and hang up. Do not call any number they may give you. Contact our Call Center at 800-779-5555 and be assured you are talking to a valid and friendly representative of Blackhawk.

Announcing our 2020 Scholarship Winners

Blackhawk is proud to be involved in the communities we serve and the education of our local youth. This year is no exception, despite the challenges presented by COVID-19. Each area high school continued to recognize their seniors with an Awards Night in May; however, this year, instead of sitting in a high school auditorium together, seniors attended a virtual meeting with their parents from their homes, awaiting their names to be called as scholarship recipients.

For this challenging year, we're proud to celebrate the accomplishments of 40 local high school youth by awarding each student a \$500 scholarship to

assist with their goals of a post-secondary education. Although their high school education didn't end exactly how they had planned, Blackhawk reminds all graduating seniors they have already succeeded, showing themselves and the world that nothing can stop them from reaching their full potential.

Please join Blackhawk in congratulating the Class of 2020 and this year's scholarship recipients:



Brodhead

Allison Steuri

Craig High School

Aidan Kraus

Ian Knox

Lauren Shanks

Igzandra Del Comino Boilla

Lindsay Emmel

Mitchell Heinzen

Jed Wagner

Dylan McGuire

Olivia Luster

Ross Fitzgerald

East Troy High School

Carlin Russell

Edgerton High School

Alec Hansen

Elkhorn Area High School

Emily Weddel

FJ Turner High School

Ethan Lillard

Harborside Academy

Zazlynn Gonzalez

Milton High School

Caroline Burki

Lukas Mullen

Alexandra Rodenberg

Alyssa Holmes

Evan Burnside

Seth Haldiman

Kai Kerl

Laine Bucklin

Hunter Coplien

Michael Jaeggi

Colin Schuetz

Abigail Scherwitz

Parker High School

Rachel Howell

Mackenzie Schroeder

Alyxandria Bohlman

Joshua Ehle

Aliciah Schroeder

Jadyn Theil

Zachary Heacox

Carlie Curtis

Stoughton High School

Gabriel Dickens

Anja Nygaard

Whitewater Unified

Caroline Crowley

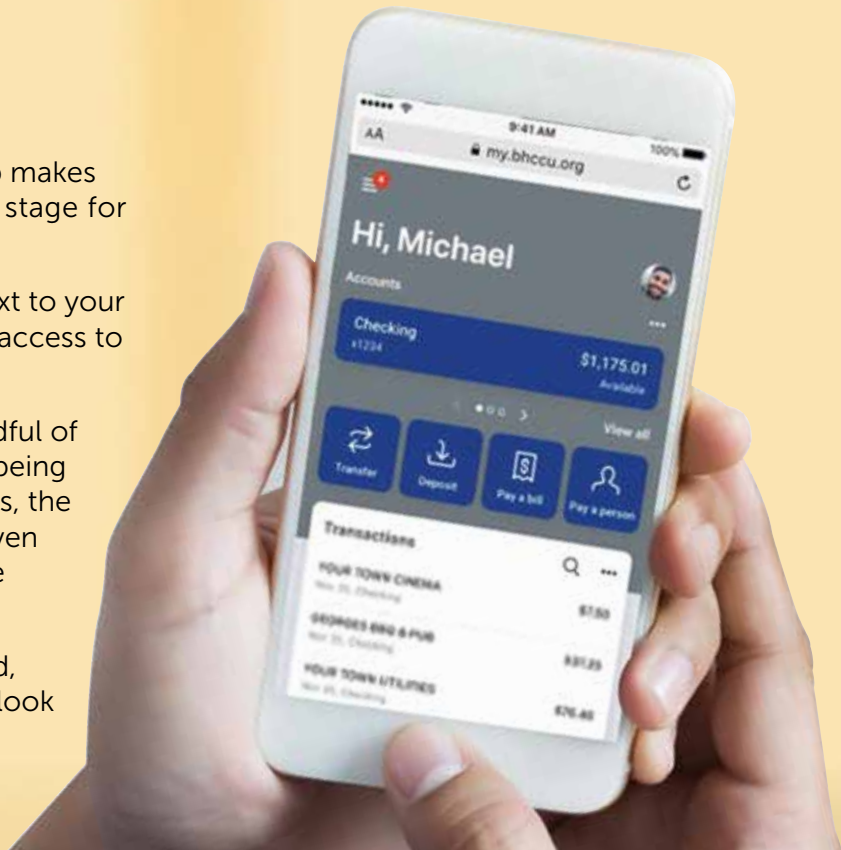
Williams Bay High School

Genevieve Paur

NEW Mobile App Design

We hope the new design update on our mobile app makes your banking even easier. The new version sets the stage for greater usability and feature improvements.

- Say hi! We'll greet you by your preferred name next to your profile photo (if you add one), which offers quick access to updating your profile or switching accounts.
- New account list options. If you have a small handful of accounts, you'll see the same view, one account being visible at a time. For members with more accounts, the app will show four at a time. For members with even more accounts, you have the option of seeing the totals across account types.
- Customizable. You can customize your dashboard, letting you opt for a summary or a more detailed look at what's important to you.



Business as Normal

From JT Current, VP of Lending

The recent world climate asks us to change the way we do business, but our dedication remains the same: To protect and provide for our members and our employees. We've implemented a multi-prong approach to meet your needs while adhering to important social distancing.

Helping our members navigate through financial challenges continues to be our focus and we have ensured that our frontline staff has the resources to confidently prepare documents, open accounts, and help with your transactions. Documentation is being signed mostly through digital means, and personal communication is at an all-time high as we stay connected with you, our members.

For those looking for new loans, we've established similar protocols. While still maintaining distance, we've increased the frequency and detail of our communication. We have utilized advanced software so loan documents can be signed digitally, which has been a successful and effective process. While challenges exist, such as the requirement for ink signatures on certain documents, we've provided return envelopes with postage paid, and even pick-up service without face-to-face contact.

Lastly, we have spoken to many who have been laid off from their employer, furloughed, dealt with shortened hours and/or compensation reductions, or experienced health issues within their family. We have worked to support and help maintain loans without additional fees or credit score deterioration. We've added processes to help us assess every members' situation individually so we can craft a plan to get through this unique time together. We have offered loan payment deferments, granted loan forbearance, reduced payments for a month or two, and waived late fees. All our programs are tailored to meet the expectations and needs of every member. We want you to know that we appreciate you and are here to help!



JT Current

Capture Wisconsin Wildlife for our 2021 Calendar Contest

While we have not been living wild lives lately or traveling out of Wisconsin, our wildlife has been scurrying around. Our furry and some not so furry Wisconsin wildlife is out there for you to capture, and is the theme of our calendar contest this year.

Get squirrely and venture out to take pictures of our Wisconsin wildlife for a chance to be featured in our 2021 calendar.

To enter, take your favorite wildlife image and submit your photo* through the Secure File Upload link at www.bhccu.org. Be sure to include your full name, contact information and 2021 calendar image in the department field. Please tell us where the photo was taken, and the type of animal featured in the notes section by October 1, 2020 for the opportunity to win.

Cover photo prize: \$100 gift card

Other photo prizes: \$50 gift card

*Photo submissions become the property of Blackhawk and may be featured in our newsletter.



FOLLOW US



Cashless Society and Electronic Payments

From Claire Timm, Marketing Assistant

COVID-19 has changed the banking industry forever. When the "Safer-at-Home" order was announced, and our lobbies closed, we saw the use of our digital platforms increase and new methods of doing business were created. One major topic of discussion around the effects of COVID-19 is a cashless society.

A cashless society is where financial transactions are executed in an electronic format. These transactions may be completed via a credit card, debit card, mobile wallets like Google Pay, online banking, mobile banking, or a point of sale (POS) system.

Before you decide to go cashless, here's a look from both sides. There are advantages and disadvantages to going cashless.

ADVANTAGES:

- You won't lose cash ever again
- Online banking keeps a record of your transactions
- Replacement cards are easy to get
- Your cards can be kept on your phone with Apple, Samsung and Google Pay
- Mobile payments, credit and debit cards are accepted at many places

DISADVANTAGES:

- Risk of identity theft
- Risk of information loss
- Less control in spending



TOOLS FROM BLACKHAWK TO HELP YOU GO CASHLESS

- Debit Cards – Our VISA® Debit Cards give you 24/7 access to your checking account
- Credit Cards – Our VISA® Credit Cards are great tools to help you go cashless, build your credit and make purchases
- Mobile Pay Options- Fill your mobile wallet with Apple, Samsung and Google Pay
- Online & Mobile Banking - Manage your accounts from the comfort of your own home

Our tools can help you go cashless and create a secure connection between you and your accounts.

The way we do banking has changed, but our goal is to consistently provide you with secure, innovative banking options, smart advice and friendly service.

Just Tap and Go!

Mobile Check Deposit is a quick, easy and secure way to deposit checks.

- **Quick** – you just sign, tap and submit
- **Easy** – with just a few simple steps, your deposit is on its way
- **Secure** – your deposits are password protected and encrypted

Perhaps the best feature of mobile deposit is that you won't have to take time out of your day to physically deposit a check.

Try Mobile Check Deposit for yourself:

1. Sign the back of the check and write "For mobile deposit only to BHCCU"
2. Open the BHCCU App on your phone
3. Touch the "Deposit a Check" icon

4. Type in the amount of the check and touch "Continue"
5. Select the account you're depositing to ie: checking/saving
6. Hold your phone over the front of the check and touch "Tap to capture" then touch "Continue"
7. Turn the check over and touch "Tap to capture" and touch "Continue"
8. Touch "Submit"

You'll get a message that reads "Check submitted" then touch the "ok." Your screen will show checking, the amount and in green you will read "accepted."

If you signed up for mobile notifications, you will also receive a message saying that your check deposit was successful.

Quick, Easy and Secure!



NEW Website on July 1

We have exciting news to share with you. We have been busy creating and designing a new website full of exciting features and customized solutions to meet all your banking needs.

Our new website has simplified navigation so you will be able to find what you are looking for easier and faster regardless of what device you're using.

Our goal is to continually update your digital experience, so the convenience of banking is at your fingertips. We're looking forward to serving you through the fresh, innovative and timely features of our new website. If you have questions, please take our online tour and contact us at 800-755-6065.



Oreo Cookie Dessert

Favorite summer recipe from employee Sarah Draxler

- 1 pkg (15 oz) Oreo cookies
- 1/3 cup melted butter or margarine
- Homemade Hot Fudge Sauce (see recipe below)
- 1/2 gallon ice cream (vanilla, mint, butter pecan – any kind!)
- 1 (9oz) cool whip

Crush cookies in food processor or blender. Melt butter or margarine in a 9x13 inch pan. Press cookie crumbs into bottom of pan, reserving 1/2 cup of crumbs for topping. Freeze for approximately 2 hours. Remove from freezer and add softened ice cream and place back in freezer 2 hours. Remove from freezer and add hot fudge sauce, place back in freezer for 2 hours. Remove from freezer and add cool whip and remaining crumbs on top. Cover and freeze overnight.

Homemade Hot Fudge Sauce

- 1/4 cup butter or margarine
- 2 oz unsweetened chocolate
- 1/8 tsp salt
- 1 1/2 cup sugar
- 1 cup evaporated milk
- 1 tsp vanilla

Heat butter and chocolate until melted. Add salt. Stir in sugar gradually, (will be dry and grainy.) Add evaporated milk slowly, cook 5-6 minutes. Remove from heat and add vanilla. Pour into jar with cover. Cool and refrigerate.

Notice

Blackhawk will not be selling Six Flags Great America or Milwaukee County Zoo 2020 season tickets due to the admittance restrictions/closures surrounding COVID-19. We intend to sell tickets again next year. Please visit their websites for more information on the 2020 season:
<https://shop.milwaukeezoo.org/#/Organization/BC20KSAC57>
(for discounted Zoo prices)
www.sixflags.com (park not currently open)



Thank You

We'd like to recognize Blackhawk members Judy Janke and Larry Riley, who provided the beautiful summer photos featured in our front-page header. Thanks, Judy and Larry, for sharing your talents with us!

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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.

