

# COMMUNITY CONNECTIONS

Summer 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*

Shane Larson, *Associate Director*

Nancy Richardson, *Associate Director*

Glenn Lea, *Director Emeritus*

## We've Been Certified by Great Place to Work

In April we invited our employees to complete a survey led by Great Place to Work® who is the global authority on workplace culture. They help survey employees and uncover actionable insights, as well as help good companies receive recognition for having great company culture. "We know that our employees are our best asset and it's important to ask for feedback to understand how they feel about working at BHCCU and what changes we can make to be the best place to work," said Leslie Hulick, SVP Administration, CAO.

We've been presented with our results and we are happy to announce...

**We are officially Great Place to Work® Certified! We join the ranks of the best of the best employers in the United States!**

This award is particularly meaningful to us this year, as we all know 2020 was not the easiest year – but we made an intentional effort to focus not only on our members, but also our employees. We want to publicly thank our employees for their perseverance, patience, and loyalty as we navigated difficult times. We truly would not have made it through such a challenging year without our wonderful people.

We thought you, our members, would like to know that the best of the best is serving you! We are here because of you and we thank you for being our members and trusting us with your finances. You play a part in our workforce happiness.

## INTERESTING EMPLOYEE DATA

- 83% of employees consider BHCCU a GREAT PLACE TO WORK! This is compared to an average of 59% at a typical company.
- 92% of employees feel good about the ways we contribute to the community.
- 90% of employees believe our members would rate the service we offer as "excellent".
- 90% of employees love that we celebrate special events here.
- 89% of employees agree that when you are hired at BHCCU, you are made to feel welcome.
- 88% of employees believe that our executives fully embody the best characteristics of the credit union.



# BUILD YOUR DREAM HOME

WITH  
BLACKHAWK  
COMMUNITY  
CREDIT UNION



As a member-focused financial cooperative, we want you to have the ability to build your dream home. Our mortgage loan officers work one-on-one every step of the way with you, your builder, and the title escrow officer. We provide transparent communication and are pleased to offer our construction loan with:

- An extremely low rate of 2.49% APR\* during construction for up to 12 months.
- Single close.
- Up to 95% loan to value with an interest rate protected end loan that is locally serviced.

Visit [www.bhccu.org/construction-loan-process](http://www.bhccu.org/construction-loan-process) to check out our construction loan process or call 800-779-5555 and speak to a loan officer today.

\*APR = Annual Percentage Rate. Offer is for new construction loans of owner-occupied, single family home. This is a variable rate loan based on prime rate plus a margin determined by credit history up to 95% loan-to-value behind BHCCU first mortgage loan. Other mortgage loan products are excluded. Offer and rate is subject to change without notice. Loans are subject to credit approval. Membership eligibility is required. Based on a 20 year \$15,000 loan, 2.99% APR, minimum monthly payment is \$100.

## Let's Stay Connected & WIN \$150

Did you know that when something is happening at the credit union, there are multiple ways you can find out about them? Regularly, we post on our social media profiles and our website. We also send out emails, texts, and digital banking messages. Making sure you are in the know.

To keep you informed, we are holding a giveaway for a \$150 VISA® gift card. Here is all you need to do:

-  **1 FOLLOW US ON FACEBOOK**
-  **2 FOLLOW US ON INSTAGRAM**
-  **3 SIGN UP TO RECEIVE EMAIL NEWSLETTERS FROM US**

One lucky winner will be randomly chosen. The giveaway will close Tuesday, August 31, 2021 and we will post the winner on social media on the following Friday.

No purchase necessary. To be eligible begin following BHCCU on social media between July 1, 2021 and August 31, 2021. One winner will be chosen randomly, announced on Facebook and will pick up the \$150 visa card at the closest BHCCU branch. Employees are not eligible. Sweepstakes odds depend on number of new followers during the promotion period. Sponsor: BHCCU, PO Box 5366, Janesville, WI 53547.

## SECURITY CORNER

### Unexpected Emails

Are you ever tempted to click on that email you received but were not expecting? When you receive an unexpected email from an online service or business partner, proceed with caution. It could be a trick.

For example, if you receive an email from eBay stating that you have just won an online auction, there are a couple of questions you should ask yourself.

- Are you a member of eBay? This goes for online banking as well. If you receive an email from a bank you do not have an account with, do not click any links.
- Did you bid on any auctions recently? If you did not bid, you cannot have won.

This does not apply to eBay alone. The bad guys can use any online service such as banking, shopping and social networking to try and trick you.

"The devil's in the details, but sometimes it's just down to basics," said Richard Borden, our Information Security Officer. He offers these basic questions to ask before you click:

Does the email make sense? If not – Delete it.

When in doubt about a company email, go right to the website, not through a link in the email.

When in doubt about an odd personal email from someone you know, text or call the person who purportedly sent it.

If it's about a credit card, call the financial directly, or use the numbers on the back of the card, not the email.

Remember to Stop, Look, and Think before clicking on any email links.





# Cue the Happy Dance...

## IN YOUR NEW KITCHEN.

Renovate, remodel or update - A Home Equity Loan with Blackhawk Community Credit Union gives you unlimited uses.

- 2.99 APR\*
- Options for up to 90% of Home Value
- Fast 1-3 Day Approvals
- No Appraisal Required\*

Visit [bhccu.org](http://bhccu.org) and apply or call 800-779-5555 and start dancing today.

\*APR = Annual Percentage Rate. This is a variable rate loan based on the Prime Rate plus a margin determined by credit history and up to 80% loan-to-value behind BHCCU first mortgage loan. No appraisal required for loans under \$100K upon loan qualification. Maximum rate of 18% APR may apply. Additional rates are available. All loans are subject to credit approval. Membership eligibility is required. Visit our website for membership information. This offer is for new HELOC accounts only. Based on a 20 year \$15,000 loan, 2.99% APR, minimum monthly payment is \$100.



## Empowering Our Employees & Future Leaders

Congratulations are in order for our Court Street Branch Manager, Diamond Gregory. Each year we select some of our finest to participate in The Leadership Development Academy of Rock County, whose mission is to

inspire leaders to build and strengthen our community. We believe that personal and professional growth of our employees makes an impact on our membership and in the community. From October through May, participants engage in developing self-awareness, communication, community and team-building skills.



*Diamond is pictured center above with her teammates from The Leadership Development Academy.*

Diamond and her team partnered with the Rock County Anti Human Trafficking task force who expressed a dire need for a digital marketing campaign, specifically a video that could be shared in hospitals, schools, and future events held by the task force. They would like to provide as much education as they are able. This video will expand their reach exponentially. Their goal was to provide education, bring awareness and encourage all to be part of the solution.

**Congratulations Diamond on your graduation!**

Video can be found at:

<https://www.bhccu.org/empowering-our-employees-and-future-leaders>

## Your Online Banking Got a Facelift

Your online banking dashboard was recently updated to provide you with a more secure, straightforward, and seamless experience between online and mobile banking. While we know change, especially to your finance tools can be challenging, we have heard from many members about how easy their new online banking is to use and how convenient it is now that it looks and behaves like their mobile banking app. For those that needed assistance with the new dashboard, we are glad our Call Center Representatives could provide support.

We are pleased you love your new online banking dashboard because your needs are at the heart of everything we do. If you have any questions, there are many ways you can reach out to us. Text or call us at 800-779-5555, message us through online or mobile banking, or visit a branch nearest you for support.



Favorite recipe from employee Leslie Hulick

## Brunch Salad

### DRESSING:

- 1/2 c. sugar
- 1/3 c. red wine vinegar
- 2 tbs. lemon juice
- 2 tbs. fine chopped onion
- 1/2 tsp. salt
- 2/3 c. vegetable oil

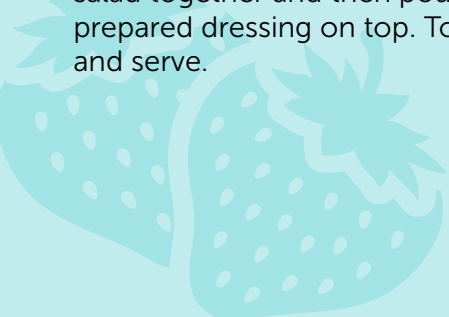
Process in the blender & then add 1-2 tsp. of poppy seeds.

### SALAD:

- 10 c. lettuce of your choice
- 1 c. shredded swiss cheese
- 1 pear, cubed
- 1/2 c. craisins
- 1 c. broken cashews

Add sliced strawberries or mandarin oranges

Combine all ingredients for the salad together and then pour prepared dressing on top. Toss and serve.



## Meet our New Milwaukee Street Branch Manager

We would like to introduce you to Nathan Clemons, our Milwaukee Street Branch Manager. Nathan comes to BHCCU with a lot of experience, as he has worked in the financial industry for 15 years.



Nathan lives in Janesville with his two dogs; Maple, an English Mastiff and Lebeau, a German Shepherd-Husky Mix.

Nathan tells us his best quality is that he is always early because it's the right thing to do. When asked if he ruled the world what would he decree, his answer was – I would tell people to take a "how to be polite to others" class before getting a driver's license. His co-workers are sure there is a story behind this, but teasingly Nathan would not share.

Other fun facts about Nathan: He enjoys watching *Married with Children* and *My Name is Earl*. His favorite book is *Running the Light* by Sam Tallent and his favorite food are chips, but not just any chips. He likes All Dressed, Sweet Hawaiian Crunchers and Zapps Voodoo Chips.

Nathan is ready to help you with all of your financial needs. Stop in and say hello to Nathan the next time you are at our Milwaukee Street branch.

## Property Tax Reminder

If you have an escrow account in conjunction with your BHCCU mortgage, you don't need to do anything to pay your property taxes. We take care of it all! If you receive your tax bill, just keep it for your records. BHCCU receives the information directly from the municipalities.

If you signed up to have your taxes paid before the end of the year, they will be sent by December 31, 2021 – postmarked by this date is sufficient. If you would like to switch your payment date, a request must be submitted in writing to:

2640 W. Court Street  
 Janesville WI. 53548  
*Before November 30, 2021*

If your escrow account is short the amount needed, we pay the tax bill in full and increase your payment to cover the shortage over the next year or you may pay it by January 15, 2022. If you have an excess of over \$50 in your escrow account, a check for the balance, less any outstanding fees, will be mailed to you by the end of January 2022. If you have any questions, please call our Contact Center at 800-779-5555.





# 2022 Calendar Photo Contest

For many people, the pandemic was the perfect time to get a pet because they had more time to spend with them. Pets provide companionship, emotional support and give kids a sense of responsibility and a playmate. Let's be honest, our pets just make us smile! Can you guess what our calendar contest for 2022 will feature? *That's right – pets!*

To enter our calendar contest, capture your playful pets doing whatever they do best and submit your photo through the Secure File Upload link at [www.bhccu.org](http://www.bhccu.org). Be sure to include your full name, contact information and 2022 calendar image in the department field.

Please share your pet's name and what type of animal they are in the notes section by **October 1, 2021** for an opportunity to show off your pet and win.

**Cover photo prize: \$100 gift card**

**Other photo prizes: \$50 gift card**

\* Photo submissions become property of BHCCU and may be featured in our newsletter or on our website.



Watch for Next Year's Scholarship Opportunities

## Our Scholarship Winners Thank Their Families

We are proud to support the future of our local student members by offering scholarship opportunities. Again this year, the applicants were asked to submit a video application. Our Scholarship Committee was impressed by how the students expressed the ways the pandemic changed how they interact at school and with friends and stressed how grateful they all were to have family support through such unusual times. Please join us in congratulating this year's BHCCU scholarship recipients:

**Glenn Lea**  
**Presidential Award**

Allie Pingel

**L. Patrick McGuire**  
**Presidential Award**

Owen Templeton

### Scholarship of Excellence

Bria Mikkelson

Emily Austin

Spencer Bauer

Madison Gilbank

Becca Frank

Kyle Janssen

Kylee Houfe

Thomas Ptacin

Hayden Lewis

Logan Knudsen

Hailey Haase

Madison Manor

Gracelyn Williams

Ian Ramirez

Emma Peterson

Emma Sperle

# MEET *our* CREDIT UNION HEROES

I would like to thank ALL WHO CONTINUE TO SERVE US IN SUCH TRYING TIMES. WE CAN'T TELL YOU WHAT IT MEANS TO US. THANK YOU. THANK YOU!!



I thank you for your fast help. I am grateful for you and your associates. You are doing a great service for us.

## 2021 Annual Meeting

Our 56th Annual Meeting took place via Zoom on Sunday, April 25, 2021. Our Board of Directors and CEO, Lisa Palma, reported on the strong financial health of the credit union and thanked you, our members, for the notes and messages of appreciation that we received through the drive-up windows during the pandemic.

If you were not able to attend, please feel free to visit [www.bhccu.org](http://www.bhccu.org) and watch the recorded meeting at your convenience. You can find the Annual Report and recording under the Social Good tab. If you have any questions regarding the information, please email our Director of Marketing, CeeCee Philipps at [cphilipps@bhccu.org](mailto:cphilipps@bhccu.org).

LET THE  
**adventures**  
*begin*

Start your summer adventure by visiting any of our branches to receive special savings on tickets for Six Flags Great America or the Milwaukee County Zoo.



## Our Mission & Vision for You

Like most companies, Blackhawk Community Credit Union has a mission and a vision statement. These statements describe our goals and share what we aim to achieve with our members.

Changing how we shop, work and live was a big part of getting through the pandemic. As our world heals, it is nice to know that our mission and vision remained our stronghold on being there for you, our members, this last year. Many things changed but these remained the same:

### MISSION STATEMENT

Blackhawk Community Credit Union is a member-owned financial services organization. Our mission is to provide straightforward and helpful financial management tools through personalized service that promotes and supports our members' financial well-being. We will do this by holding the highest standards for service while operating in an ethical and financially sound manner and providing our employees with a rewarding career of giving back to our member community.

### VISION STATEMENT

Blackhawk Community Credit Union's vision is to positively impact our members' lives by earning their trust as a partner in helping them attain their lifelong dreams and goals by way of financial success.

We value our relationship with you as our member. Let us know what else we can do to help you achieve your dreams.

## Thank You



We'd like to recognize our member and employee Carla Nelson, who provided the beautiful photo featured in our front-page header. Thanks, Carla, 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](http://www.bhccu.org)



Federally Insured by NCUA

## LOCATIONS

BELOIT  
 500 Public Ave. Ste. 101

DELAVAN  
 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