

# THE *messenger*

spring 2019



## Build Your Dream Home with a Construction Loan and Rate Lock Protection

Goodbye winter, with your bitter winds and banks of snow, and hello spring!

Spring, of course, marks the beginning of warmer weather and longer daylight hours, the blooming of flowers and the budding of leaves. Springtime feels like a new beginning and it's the best time to shake off the winter blues and get excited to break ground on building your dream home.

The Milwaukee Business Journal recently published a ranking article of the top 20 counties for single family new home construction in Wisconsin. Communities Blackhawk Community Credit Union serves; Dane, Walworth, Kenosha, Racine, Waukesha and Rock County all made the list of 20.

This comes as no surprise as economic growth has been very positive in our communities. We have some of the most beautiful landscapes that are surrounded by fabulous trails, golf courses, picnic areas, excellent schools and friendly neighborhoods

As a member-focused financial cooperative, we want you to have the ability to build your dream home. So, we are pleased to offer our Construction Loan with Rate Lock Protection, which has an extremely low rate of 2.49% APR\* during construction for up to 12 months.

With our Rate Lock Protection, your mortgage loan has a locked interest rate until construction of your new home is completed. When you're ready to move in, we review interest rates. If rates go up during construction, your rate will remain locked at the lower rate. If rates go down, your rate will also go down to the lower market rate.

Our construction loan also has the benefit of a single closing, so you save time and money!

Spring has sprung on our beautiful communities and our Construction Loan with Rate Lock Protection makes it an easy and smart decision to build now.

<https://www.bizjournals.com/milwaukee>, 20 Counties For New Home Construction, November 2018

\*APR = Annual Percentage Rate. Offer is for new construction loans of owner-occupied, single family home. Not available for Next Step programs or other mortgage loan products. Valid on home construction applications submitted from 01-01-19 through 12-31-19. Rate subject to change without notice. Rate lock protection exercised upon occupancy receipt. Loans subject to credit approval. Membership eligibility is required.

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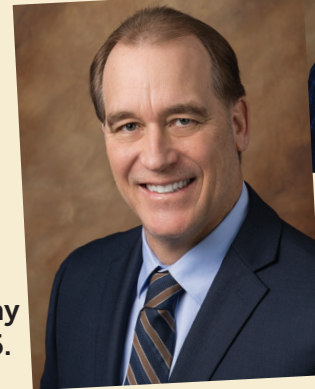
54th Annual Meeting  
Serving with Our Hearts

# Spring Calendar of Events

<b>April 6</b>	SSM Health St. Mary's Foundation Gala
<b>April 11</b>	YWCA Women of Distinction Awards
<b>April 11</b>	Stoughton Chamber Expo
<b>April 19</b>	Easter Bunny at Court St. branch
<b>April 19</b>	Good Friday (closed at 12:30 pm)
<b>April 20</b>	RCHS Easter Egg Hunt
<b>April 20</b>	Milton Easter Egg Scramble
<b>April 23</b>	ARISE Now Community Talk
<b>April 25</b>	CASA luncheon "Break the Cycle"
<b>April 27</b>	RCHS History Makers Gala
<b>April 27</b>	House of Mercy Charity Ball
<b>May 3</b>	American Red Cross Blood Drive at Court Street 10:00 am – 4:00 pm
<b>May 4</b>	JPAC Gala, Spotighting Jane Lynch and Kate Flannery
<b>May 5</b>	Blackhawk Community Credit Union's Annual Meeting
<b>May 11</b>	Janesville Family Bike Fest at Harrison Elementary
<b>May 13-17</b>	Indoor Rummage Sale at Edgerton branch to benefit Veterans Memorial
<b>May 17-19</b>	Syttende Mai Festival in Stoughton
<b>May 18</b>	Janesville Downtown Spring Wine Walk
<b>May 19</b>	Vets Roll Depart
<b>May 22</b>	Vets Roll Return
<b>May 22</b>	Bus tour to Black Point & Fitzgeralds
<b>May 27</b>	Memorial Day (closed)
<b>June 1-2</b>	Wally's Music Fest in Milton
<b>June 8</b>	Downtown Janesville 608 Day/Playpalooza
<b>June 20</b>	Kids noon time entertainment - Bucky the Clown in Palmer Park
<b>June 25</b>	Gran Prix Bike Event
<b>June 27</b>	Kids noon time entertainment - Mr. Pickles "Island Kids Show" in Palmer Park
<b>June 28</b>	American Red Cross Blood Drive at Court St. branch

## Welcome to the Family

To help more people achieve financial security, Blackhawk Community Credit Union would like to extend a warm welcome to Tim Lammers and Dave Langer, our newest Senior Loan Portfolio Managers located in our new office in Menomonee Falls. Tim and Dave join us with proven mortgage lending experience in helping members achieve their individual goals. They will offer a variety of loan options, including mortgages for purchase and refinance, new construction, auto, personal loans and more!



Tim Lammers  
tlammers@bhccu.org



Dave Langer  
dlanger@bhccu.org

**Contact them today  
at 1-800-779-5555.**



## Looking for a new home?

## Board of Directors

Mary Frederick, Chairperson  
Sue McGinniss, Vice Chair/Treasurer  
John Jenks, Secretary  
Sarah Fegre, Director  
Edmund Halabi, Director  
Tim Silha, Director  
Steve Knox, Director  
Glenn Lea, Director Emeritus  
Eric Entringer, Associate Director

**Now is a great time to buy a new home.**

As the top mortgage lender in Rock County, we can help make your new house a home.

- No origination fee, a savings of \$695
- Experienced underwriting
- Locally serviced

**Call a Blackhawk Community Credit Union  
mortgage loan officer today at 800-779-5555.**



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by NCUA

Must apply before 4/30/2020. See [www.bhccu.org](http://www.bhccu.org) for current mortgage rates and terms. All mortgages are subject to credit approval. Offer applies to new purchase only. Membership and credit criteria must be met. Other conditions and restrictions may apply. Offer subject to change without notice. This offer is for new or existing members of Blackhawk Community Credit Union. Please check our website, [www.bhccu.org](http://www.bhccu.org), for specific membership qualifications.



# Home of the FREE Because of the Brave

This spring promises to be a busy season for our Edgerton team as they help support those that have served for us. They are bustling with activity as they plan to raise money for the Veterans Memorial Committee.

Blackhawk Community Credit Union member, Dan Rosenbaum served in the United States Air Force from 1979-1992, is on the Edgerton Veterans Memorial Committee, and shared their goal with Kara Witt, our Edgerton Branch Manager. "Having veterans in my family, I knew I wanted to help," said Kara. She and the Edgerton branch staff are strongly connected to this effort to improve, expand, and update the memorial and revitalize the city park.

In line with Blackhawk's commitment to the communities we serve, Kara and her team have five fundraising activities planned to help them reach their goal. All proceeds from these events are donated to the Edgerton Veterans Memorial Committee.

So far, \$1300 has been raised between a bake and craft sale followed by a basket raffle. We want to sincerely thank the following community businesses for their contributions to the baskets: Edgerton Pharmacy, Edgerton Floral, Yetti's Bar and Grill, Carl's Shell Convenience Store, Creekview Par Three Golf Course and Mario's Pizza.

## Future Fundraising Events at the Edgerton Branch

April 1-5 Purchase tickets for the 50/50 Raffle

May 13-17 Shop the Indoor Yard Sale

May 20-24 Donate and receive a Flag Lapel Pin

The Veterans Memorial Committee has raised more than \$55,000 towards the final goal of \$110,000. Once they've reached their goal, a groundbreaking ceremony will be scheduled to mark the start of the construction phase for the memorial.

Visit [www.edgertonveterans.org](http://www.edgertonveterans.org) to view the finished design of this important memorial. Thank you in advance for your support!

## Shred it Up

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 other paper documents you want to safely destroy. Please place items in boxes or bags (no paper clips, please) and stop by one of our branches between 9 am - 12 pm on the dates indicated. Refreshments are on us!



Saturday, April 13	3012 Deerfield Drive, Janesville
Saturday, April 20	1009 N. Main Street, Edgerton
Friday, April 26	1525 US Hwy 51-138, Stoughton
Saturday, April 27	701 S. Janesville Street, Milton
Saturday, May 4	2704 E. Milwaukee Street, Janesville

Saturday, May 11	7180 75th Street, Kenosha
Friday, May 17	500 Public Avenue, Beloit
Saturday, May 18	1545 Center Avenue, Janesville
Saturday, June 1	2640 W. Court Street, Janesville
Saturday, June 1	1116 E. Geneva Street, Delavan



## Relax This Tax Season: We've Got your Back

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 15 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 branch location. This year, you can find coupons online at [www.bhccu.org](http://www.bhccu.org) and click on the Tax Tools box.

### 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 Tax Tools box 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? Just ask about our Signature Loans or Kwik Cash.

## Make Your Home Work for You

Experience fun ventures this spring with the equity built in your home! Go on vacation, install those new countertops, or maybe pay off some higher-rate debt. Make your home equity line of credit from Blackhawk work for you.

We offer straightforward rates with no teasers or gimmicks. Now is the perfect time to use the equity in your home to take advantage of our:

- No closing costs
- Fast approval
- 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.



## ROLLING OUT THE FIVES

To better serve our members, we are offering a \$5 withdrawal option at the Court Street, Southside and Milton ATMs.

If you would like this option at a another ATM location email us at:  
[atm@bhccu.org](mailto:atm@bhccu.org)



Live your  
*Legacy*

You are invited to  
**Blackhawk Community Credit Union's**  
*54th Annual Meeting*

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 leadership team and employees. One of the key differences that sets credit unions apart is that our Board of Directors comes from the membership and is elected by the membership. Our Board looks forward to meeting you at the Annual Meeting.

We will also share more information about Reflections Plaza and the Legacy Center. If you have a personal story about working at the General Motors plant, we will be privately videotaping short stories of 2-3 minutes for the Legacy Center. Please come prepared to share your memories. Call Colleen Curtis-Trappe at 608-314-1101 to reserve your time today!

*Time:*

Sunday, May 5, 2019, 11:00 am- 2:00 pm

*Location:*

Holiday Inn Express and Conference Center  
3100 Wellington Pl., Janesville, WI 53546

*Agenda:*

- 11:00 am-12:00 pm: Registration
- 11:30 am-12:30 pm: Brunch (\$10 per person)
- 12:30 pm-2:00 pm: Annual Meeting & Door Prize Drawings

Reservations are required to attend the brunch preceding the Annual Meeting. Please RSVP with the form below by April 22, 2019.

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Member Name

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Guest Name

---

Member Address

---

City, State, Zip

---

Member Phone

---

Amount Enclosed (\$10 per person)

Return this completed form and payment by April 22 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 or share your story. See above for details.

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[www.bhccu.org](http://www.bhccu.org)



# 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.



## Spring Recipe

*Favorite Spring recipe from employee Claire Timm*

### Berry Fruit Salad

- 1½ cups raspberries
- 1½ cups blueberries
- 1½ cups strawberries (hulled & halved)
- 1½ cups blackberries
- ¼ cup cup honey
- 2 tablespoons lime juice
- 2 tablespoons poppy seeds
- mint sprigs & lime wedges for garnish (optional)

Place all the berries in a large bowl. In a small bowl whisk together the honey, lime juice and poppy seeds until well combined. Pour the honey mixture over the berries and toss gently to coat. Serve immediately, or cover and refrigerate for up to 4 hours. Garnish with mint sprigs and lime wedges if desired.

## Privacy Policy Notice

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 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.

## Senior Management Team

Sherri Stumpf, CEO  
[ssumpf@bhccu.org](mailto:ssumpf@bhccu.org)

Matt Krauter, SVP New Markets  
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Lisa Palma, SVP Member Experience, CXO  
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Caroline Redmann, SVP Operations, COO  
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David Schalk, SVP Lending, CLO  
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Matt Wohlers, SVP Finance, CFO  
[mwohlers@bhccu.org](mailto:mwohlers@bhccu.org)

## Thank You

We'd like to recognize Blackhawk members Shelley Schmidt and Rachel Lundberg, who provided the beautiful spring photos featured in our front-page header. Thanks, Shelley and Rachel, for sharing your talents with us!

**BLACKHAWK  
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Janesville – Eastside  
2704 E. Milwaukee St.

Janesville – Westside  
2640 W. Court St.

Beloit  
500 Public Ave. Ste. 101

Milton  
710 S. Janesville St.

Edgerton  
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.

  
Kenosha  
925 59th St.

 Kenosha City Employees  
by BLACKHAWK COMMUNITY CREDIT UNION  
Kenosha  
625 52nd St. Room 108