

COMMUNITY CONNECTIONS

Spring 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
SVP Finance, CFO

BOARD OF DIRECTORS

Mary Frederick, *Chairperson*

Sue McGinniss, *Vice Chair*

John Jenks, *Secretary*

Sarah Fegre, *Treasurer*

Tim Silha, *Director*

Edmund Halabi, *Director*

Eric Entringer, *Director*

Glenn Lea, *Director Emeritus*



WELCOME BACK

Our lobbies are open!

To ensure everyone's safety:



Masks are
required.



Maintain
6 feet
distance.



We utilize
Microban® 24-Hour
Disinfectant and
sanitize each station.



Lisa Palma Named President and CEO

Our Board of Directors is pleased to announce Lisa Palma as our President & CEO. Lisa is a proven leader at Blackhawk Community Credit Union and has spent her entire career in credit unions. For the past 9 months she has been our Interim CEO and has done a fantastic job working through the multiple hurdles we have faced, all while maintaining a positive attitude and steady leadership style. The Board feels confident in Lisa's ability to move us forward, along with the immense talent on our Senior Management Team. Please join me in congratulating Lisa.

Sincerely,

Mary Frederick
BHCCU Board Chair

Welcome to *Community Connections*, it's our quarterly newsletter with the same great information only now with a fresh new look and name!



Happy Easter!

Wishing you and your family all the joy and wonder this special holiday brings.

We will be closing at 12:30 pm on April 2nd for Good Friday.

Let TurboTax Help You with Tax Preparation

Visit our website at <https://www.bhccu.org/tax-tools> to receive a credit union discount. This helpful tool walks you through the tax preparation process for greater ease and accuracy.



Awaiting a Tax Return and Need Cash Now?

BHCCU has unsecured loan options to help while you wait for your tax return. Call our Contact Center at 800-779-5555 and ask about our Signature Loans or Kwik Cash options.

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. Or we will mail you a free copy upon request if you call us at 800-779-5555.

Text
"ENROLL INFO"
to 800-779-5555
to enroll in text alerts



SECURITY CORNER

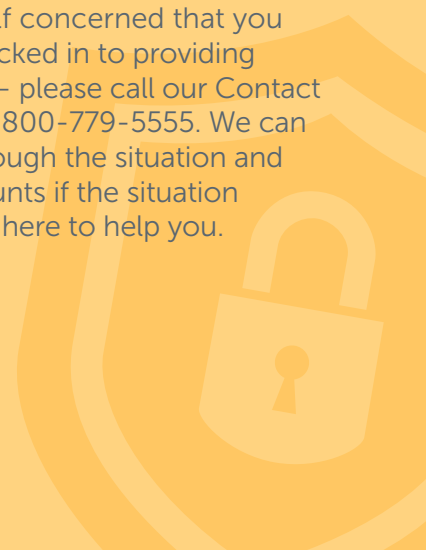
Exploiting the Coronavirus: Villainous Virus Vishing

Email is not the only tool the bad guys use to phish for your information. Vishing attempts are also being used to exploit the COVID-19 pandemic. These calls vary from scammers asking for donations to a local charity that is a fake charity, giving you fake news updates, and even offering free COVID-19 test kits. The call may come from a phone number you recognize and may even sound quite convincing. Once they have you on the line, the call quickly escalates to asking for your personal information such as your name, address, payment information, and more. Don't fall for it!

Here are some steps you can follow to stay safe:

- Never share your personal information over the phone, especially if you did not initiate the call.
- Be cautious of urgent requests, like making an immediate payment or being pressured to provide your information.
- If you're not sure if a phone call is legitimate, hang up, and try contacting the organization directly using their official phone number or website.

If you find yourself concerned that you may have been tricked in to providing your information – please call our Contact Center for help at 800-779-5555. We can help walk you through the situation and secure your accounts if the situation calls for it. We are here to help you.



Meet Our New Branch Managers for Delavan and Milton

Zach Dull started at BHCCU in May of 2016. Our Delavan members are in good hands as Zach comes with a lot of experience. Since starting, he has been a Teller, Member Advisor, Lead Teller, Float Branch Manager and now he is proud to be the Branch Manager of Delavan.

Zach lives with his fiancée, Devin, his beloved four-legged friends; Jackson the dachshund, and the (Kat)dashians. (His cats are named after the Kardashians). During his free time, he attends school full-time to obtain a bachelor's degree in business management, he plays on volleyball leagues, and takes time to unwind watching his favorite shows Grey's Anatomy & Schitt's Creek.

Zach is very dedicated to his members and the community. His goal is to manage a branch that members feel at home and where they know the service is prompt, accurate, and welcoming.

Stephanie Chamberlain started at BHCCU in September of 2019. You may have seen her as she has worked at many of our branches as a Floating Member Advisor and a Floating Branch Manager. She is happy to have a permanent home as the Branch Manager in Milton. She says the most exciting thing about being a Branch Manager is



Zach Dull



Stephanie Chamberlain

serving the members on the frontlines while also supporting her staff as they provide excellent service to our members.

Stephanie's goals are to provide exceptional experiences to her members and to become a resource and partner in the continued growth and success of the Milton community.

Stephanie and her husband have 3 children: Izzy (15), Stefan (9), and Aria (7). When she gets home, she is also greeted by Eva, their 13-year-old Shih Tzu and Lola, their 4-year-old Morkie. Together, the family enjoys watching the Harry Potter movies, and in the summer, they love swimming in their family pool.

Zach and Stephanie want you to know that this is your credit union, and they are here to help you in any way they can. Their doors are always open.

Proud Sponsor of Janesville's Early Literature Endowment Fund

Janesville School District's Early Literacy Endowment Fund was created through the Community Foundation of Southern Wisconsin. Their goals are to provide parent education and access to books for children aged birth to age 5. On behalf of our membership, since becoming involved, we have reached 1,500 children with printed books and 1,000 parent education kits through Mercyhealth and SSM Health.

To become involved or learn more about this program, please visit www.janesville.k12.wi.us/EarlyLiteracy.



SHRED days

Shred Days are Back

We are pleased to announce the dates of our 2021 Shred Days. Shred-It, will be on-site with their trucks to securely shred your financial documents, including old checks, financial statements, and other paper documents you need destroyed safely.

Place the box or bags of items in your trunk and stop by one of our branches during the days and times listed (no paper clips, please). Shred-It will be following normal COVID-19 protocol and social distancing. Please wear a mask, remain in your vehicle and Shred-It personnel will retrieve the items from your trunk and destroy your paper documents for you.

APRIL 17

Janesville/Court St.
9 a.m. - 12 p.m.

APRIL 24

Milton
9 a.m. - 12 p.m.

APRIL 30

Stoughton
11 a.m. - 2 p.m.

MAY 1

Edgerton
9 a.m. - 12 p.m.

MAY 14

Beloit
11 a.m. - 2 p.m.

MAY 15

Janesville/Deerfield Dr.
9 a.m. - 12 p.m.

MAY 15

Kenosha
9 a.m. - 12 p.m.

MAY 22

Janesville/Center Ave.
9 a.m. - 12 p.m.

JUNE 5

Delavan
9 a.m. - 12 p.m.

JUNE 12

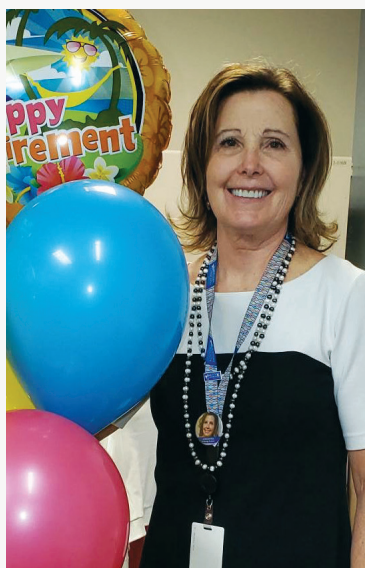
Janesville/Milwaukee St.
9 a.m. - 12 p.m.

Happy Retirement Denise & Monica

Thank you for all your years of excellent service.



Denise Skelly – 40 Years of Service



Monica Wellen – 44 Years of Service

Thank You From our Kenosha Staff

Your Kenosha branch team wants to say "Thank You" for the notes of appreciation, candy and flowers that you've handed to us through the drive-up window. We appreciate you all! We are always happy to assist you at our full-service 75th Street location. We look forward to seeing you again soon!



From the back row left: Kalyn Ocampo, Donna Peterson, Bobbi Wilson, Sara Williams. Front row: Malia Szymanski and Kimberly Granger.

SPRING RECIPE



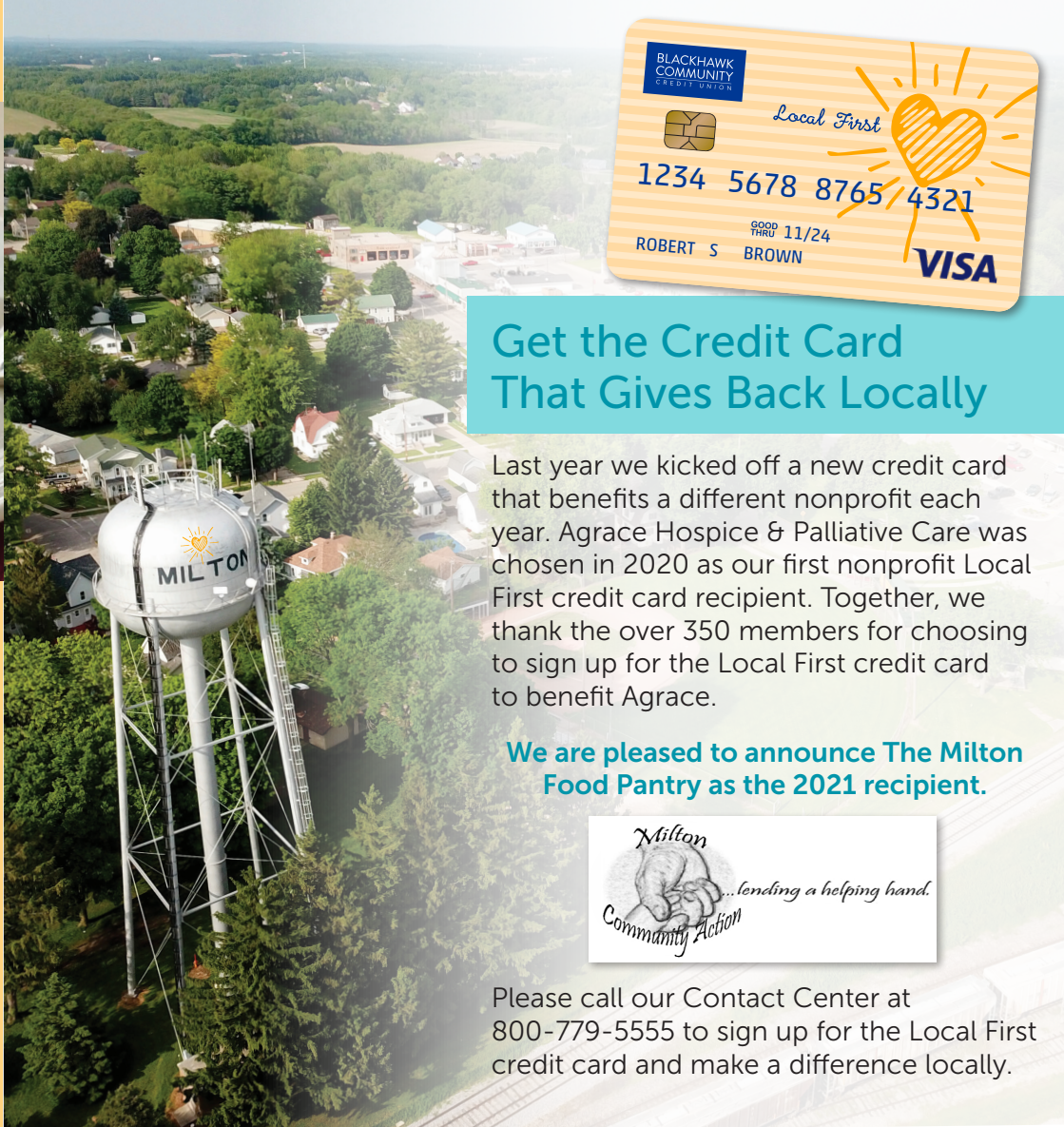
*Favorite recipe from employee
Stephanie Chamberlain*

Pistachio Torte

- 1 cup flour
- 2 tablespoons sugar
- 1/2 cup butter
- 8 oz cream cheese
- 1 cup powdered sugar
- 13 1/2 oz Cool Whip
- Two packages instant pistachio pudding (3 oz.)
- 2 1/2 cup milk
- 1/2 cup nuts (optional)

Cream together flour, sugar and butter and press into a 9 x 13" pan. Bake at 350° for 10 to 15 minutes. Cream together cream cheese, powdered sugar and half the Cool Whip. After torte crust is cool, put cream mixture on top.

Mix two packages of pistachio pudding (may use chocolate pudding) with 2 1/2 cups milk and pour on top of second layer. Cover with the other half of Cool Whip. Sprinkle with nuts (optional) and refrigerate until firm.



Get the Credit Card That Gives Back Locally

Last year we kicked off a new credit card that benefits a different nonprofit each year. Agrace Hospice & Palliative Care was chosen in 2020 as our first nonprofit Local First credit card recipient. Together, we thank the over 350 members for choosing to sign up for the Local First credit card to benefit Agrace.

We are pleased to announce The Milton Food Pantry as the 2021 recipient.



Please call our Contact Center at 800-779-5555 to sign up for the Local First credit card and make a difference locally.

Annual Meeting

Mark April 25, 2021 on your calendar and join us via zoom for our 56th Annual Meeting. Please visit <https://www.bhccu.org/social-good/annual-reports> for details and to register to attend the virtual meeting.

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 at [bhccu.org](https://www.bhccu.org) for you to watch at your convenience from home.

Email any questions you have to our Marketing Director, CeeCee Philipps, at cphilipps@bhccu.org before April 15, 2021 and we will make sure they are answered during the meeting. If you need further information, please reach out to our Call Center at 800-779-5555.

Online Banking is Getting an Upgrade

Coming this spring, our online banking is getting an upgrade to a new platform. It will look and operate similar to our mobile app. This change will provide you with a seamless digital banking suite with both mobile and online banking offering cutting edge security, account organization options, digital conversations with support staff and more.

We are happy to help you learn how to use our mobile app so you are comfortable and ready for our online banking upgrade this spring. Download our mobile app today and get started or call our Contact Center at 800-779-5555 for help at any time.

Keep Tabs on What Matters with Member Alerts

We know you are busy with work, school, life, etc. That is why we have made account alerts available to you, so you can keep up with what matters most without having to monitor everything yourself.

You can now sign up to receive text or email alerts for your account shares and loans. It is like having a personal assistant in your pocket, notifying you when balances drop, ACH deposits are posted, a certificate is about to mature, and so much more.

Scan the QR code to sign up for member alerts and customize your account.



MEMBER ALERTS



www.bhccu.org/member-alerts



Thank You

We'd like to recognize our member Christopher Lochner who provided the beautiful photo featured in our front-page header. Thanks, Christopher, for sharing your talents with us!

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.

BLACKHAWK
COMMUNITY
CREDIT UNION

LOCATIONS

A Shared Past, A Strong Future.

608-755-6065 800-779-5555
www.bhccu.org



Federally Insured by NCUA

BELOIT
500 Public Ave. Ste. 101

JANESVILLE
Northside
3012 Deerfield Dr.

KENOSHA
7180 75th St.

DELAVER
1116 E. Geneva St.

JANESVILLE
Westside
2640 W. Court St.

MILTON
110 Parkview Dr.

EDGERTON
1009 N. Main St.

JANESVILLE
Eastside
2704 E. Milwaukee St.

STOUGHTON
1525 US Hwy. 51-138

JANESVILLE
Southside
1545 Center Ave.