

COMMUNITY CONNECTIONS

Spring 2022



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Going Green

As a member-owned financial institution, we continually evaluate our products and services along with the associated costs. As we strive for more environmentally friendly and cost-conscious solutions in all of our operations, we will be shifting our member communications to electronic delivery.

Therefore, we will be discontinuing our quarterly printed newsletter. But don't worry - you can still access news, announcements, updates, and more through our website (bhccu.org), or by signing up for our emails at bhccu.org/email-me.

Thank you for your understanding and for your support as we go green!



Our Lobbies are Now Open



We're happy to have our lobbies open again for walk-in traffic Monday through Friday. To accommodate a healthy work/life balance for our valued staff, lobbies will be open for appointments only at branches with Saturday hours. All regular drive-thru hours remain to serve your needs and don't forget our digital banking solutions, which are available 24/7 online.

We appreciate you sticking with us through these changes, and we're looking forward to seeing you in person again!

Password Complexity vs. Length

Our Information Security Officer, Richard Borden shares this advice regarding password complexity vs. length for security:

When it comes to passwords, common wisdom has been telling us to make it complicated. Make sure it has eight to twelve characters, a lower-case, a capital-case, a number or two, symbols, and the hat size of the nearest squirrel (a Dilbert reference) ...oh, and change it a few times a year. While complexity has long been the foundation for secure passwords, enforcement has created its own unintended consequences. The problem is, we can only remember so many characters and passwords. So we dumb it down. Make up a couple of passwords that fit the criteria, like PasswOrd! But we know that a computer can crack this kind of password in days.

What is the key to a secure password? When it comes to password security, length really does matter. We recommend opting for a password that's at least twelve characters long, even longer if you can. Each additional symbol in a password exponentially increases the number of possible combinations. This makes passwords over a certain length essentially uncrackable.

We then introduce the passphrase or pass-sentence. Consider using a sentence to describe something, anything, and use it for a password. One source says, "a lengthy list of easy-to-remember words or a passphrase could be more secure than a shorter list of random characters. Lengthy passwords made of actual words are definitely easier to remember and could help users manage them in a more secure way." To be secure, make a sentence but steer clear of guessability, such as published song lyrics or quotations. Think of a sentence that is just a little weird or has a slight misspelling and isn't too personal. Maybe "Aren't badgers awesome and number 1 in the nation" is an example of a passphrase with a little added complexity of punctuation that makes it no less easy to remember.

Bottom line, where permitted, use a long pass-sentence of at least fifteen characters long, with punctuation, spaces, and a little weirdness or misspelling. Ditch the impossible-to-remember complexity and go for length!



Richard Borden

Rock County Legacies Update

Join us on
Wednesday, August 31
for our
Grand Opening
of the
Rock County Legacies Exhibit
at the Rock County Historical Society
during Artrageous Wednesday.

This new exhibit, focusing on the employees of the Janesville's General Motors plant and UAW, will showcase many of the thousands of artifacts donated by community members, and the stories they've shared. From vehicles to signs, employees' personal items and so much more, the Rock County Legacies Exhibit celebrates the rich history of the employees of the Janesville General Motors plant. You won't want to miss this Grand Opening!

426 N. JACKSON STREET
JANESVILLE, WI 53548



Timothy J. Maahs
RCHS Executive Director

Secret Shopper is Going Paperless

We would like to thank all of you that have been a secret shopper with us over the last 10 years. This information is invaluable to us as we use your feedback to gauge how well we are servicing you, your needs and to make any needed changes and improvements. In the past, secret shopper requests were mailed to you and now these requests will be emailed from Customer Service Profiles (CSP), a customer satisfaction research and performance management company.

Make sure your email is on file by logging in to your online banking, contacting our Call Center at 800-779-5555 or stopping into your local branch. BHCCU values your input and now we have made it easier and more convenient.

 **Spend**

 **Share**

 **Save**

Spend, Share or Save Jars

Last month, our Financial Literacy Coordinator Teresa Riesterer met with third grade children at Jackson Elementary in Janesville to kick off their Spend, Share, or Save program. The activity works to foster early financial literacy by allowing students to earn faux currency in the form of "Moonbucks" that they can then choose to Spend, Share, or Save in a variety of ways.

Students can earn Moonbucks by applying for a classroom job, keeping their desk neat, and handing in their homework on time. The students can then spend their currency on small toys or privileges such as extra indoor recess time. They can also choose to save their funds for something more expensive or share their funds in the form of a donation to a nonprofit of their choosing. Jackson Elementary Teacher Emily states, "At the end of the month, we go through their funds with them, we discuss how much they spent and their goals, and we put a plan in place to reach those goals the next month. It's interesting to see how the goals change from month one to month two. After the kids get a sense of budgeting, they feel a responsibility to do better the next month."

We're proud to be a part of programs that teach important financial literacy skills at an early age.



Promoting Financial Literacy in Delavan

Promoting financial literacy in the communities we serve has been an important goal for BHCCU since our beginning in 1965. We are proud to share that Zach Dull, our Branch Manager in Delavan presented a check for \$2,500 to Aram Public Library to sponsor the library's 2022 Summer Reading Program. Aram Public Library's Summer Reading Program attracts both children and adults throughout Walworth County providing free programming for all ages strengthening literacy skills as well as offering fun and engaging events.



(from left to right) Zach Dull, Branch Manager at BHCCU; Michelle Carter, Director at Aram Public Library; Carolyn Bunker, Trustee at Aram Public Library; Rosie Santiago, Mortgage Loan Officer at BHCCU.

"Partnering with BHCCU gives us a wonderful opportunity to expand our summer reading program while working with a wonderful community leader," shared Michelle Carter, Aram Public Library Director. "Our summer reading program is such an important piece of the summer for our children and families - certainly by supporting literacy skills but also hosting fun, engaging events the entire family can enjoy."

ShELVES for Literacy

We are proud to share that our branches have distributed the 3,678 children's books that were donated throughout the communities we serve.

Because of you and your generous donations, these books put smiles on the faces of many teachers and children in local community centers, schools, childcare facilities, local YWCA facilities, Boys & Girls Clubs and more.

Our BHCCU elves reported having the most fun placing the books in local little libraries like the one featured in this picture.



SPRING RECIPE



Lemon Bars

Favorite recipe from employee Taylor Offerdahl

FOR THE CRUST:

1 c of butter (or 2 sticks, softened at room temp)

½ c granulated sugar

2 c all purpose flour

⅛ tsp salt

FOR THE FILLING:

6 eggs (room temperature)

3 c granulated sugar

2 tbsp grated lemon zest

1 c freshly squeezed lemon juice

1 c flour

Powdered sugar (for dusting the bars)

Preheat the oven to 350°F.

Line a 9x13 pan with foil, allowing the ends to hang over the sides of the pan (do not use parchment) and lightly spray with non-stick cooking spray.

In a large bowl, cream together the butter and sugar using a hand mixer. Add the flour and salt and mix just until large crumbles form.

Press the dough evenly into the pan, ensuring to build the crust up on all sides.

Bake the crust for 15-20 minutes or until lightly golden brown. Allow to cool for 30 minutes before starting the filling mixture.

In another large bowl, whisk together the eggs, sugar, flour, zest & lemon juice.

Pour the lemon mixture into the cooled crust. Bake for 30-35 minutes until filling is set (it can be slightly jiggly in the middle). Allow to cool to room temperature and chill in the refrigerator for at least 2 hours (best overnight).

Lift the bars out of the pan with the foil and set on a large cutting board.

Dust with powdered sugar before cutting into bars and serving.

Store lemon bars in the fridge for up to 3 days (can also be frozen).

The Right Lending Products for You

Are you considering making some changes in your life? Are you dreaming of building a home or doing some remodeling? BHCCU has all of the lending products you need to keep you moving in the right direction for your life.

CONSTRUCTION LOANS



HOME EQUITY LINE OF CREDIT



BRIDGE LOANS



MORTGAGES



LOT LOANS



Visit bhccu.org and make an appointment with one of our local lending officers to learn about our products and how we can help you or call our Contact Center at 800-779-5555 to get started today.

SHRED DAYS²⁰²²

STOUGHTON

APRIL 29

Friday, 11 a.m. - 2 p.m.

KENOSHA

MAY 7

Saturday, 9 a.m. - 12 p.m.

DELAVAN

MAY 21

Saturday, 9 a.m. - 12 p.m.

EDGERTON

JUNE 4

Saturday, 9 a.m. - 12 p.m.

MILTON

JUNE 25

Saturday, 9 a.m. - 12 p.m.

**Janesville Shred Days
will be held at:**

2701 Rockport Rd.
(Old Moose Lodge)

JANESVILLE

JUNE 11

Saturday, 9 a.m. - 12 p.m.

JANESVILLE

OCTOBER 22

Saturday, 9 a.m. - 12 p.m.

Money Order Fee Notice

Effective April 1, 2022

There will be a
\$1 charge
for each money
order requested.

This minimal cost will help us
continue to offer this service
to our membership.

Thank you for being a
member of BHCCU.

Privacy Policy Notice

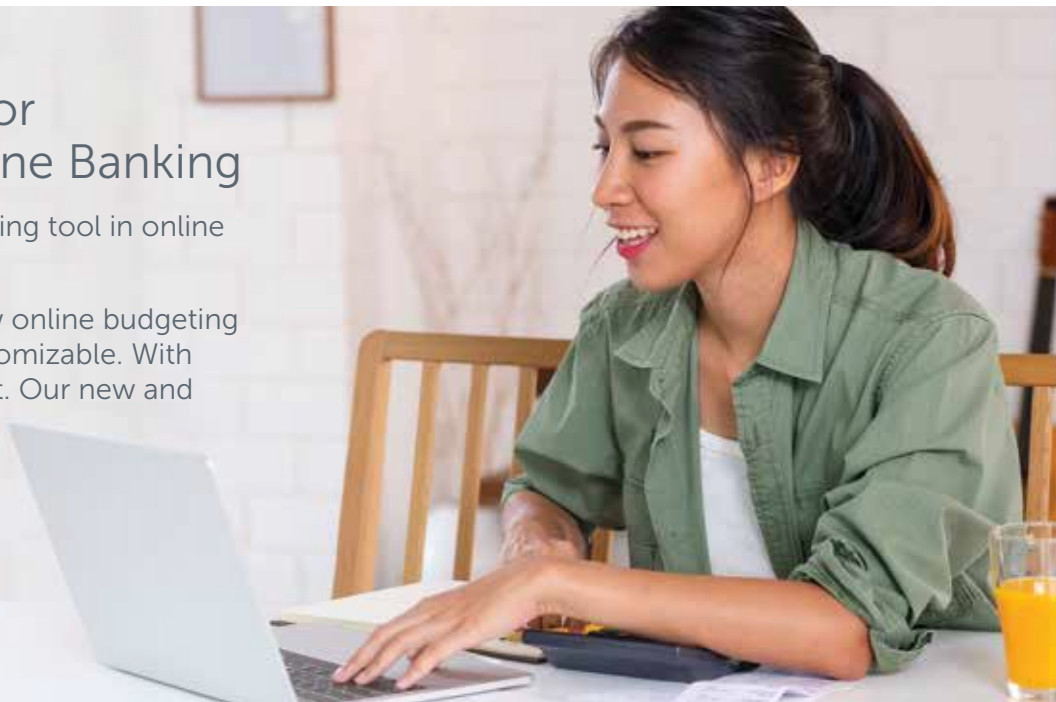
Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed, and you may review our policy and practices with respect to your personal information at www.bhccu.org/privacy. Or we will mail you a free copy upon request if you call us at 800-779-5555.

New Look and Name for Money Desktop in Online Banking

Introducing your new favorite budgeting tool in online banking: BudgetWise!

Previously "Budgeting Tools," our new online budgeting interface is interactive, easy, and customizable. With BudgetWise, you're in the driver's seat. Our new and improved look gives you all the tools you need to track and manage your spending.

**Keep an eye on your online
banking for this new tool that
will be available soon!**



Annual Notice Regarding Non-Visa PIN-Less Debit Transactions

To ensure debit card users are notified, Visa® requires us to share 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

A Shared Past, A Strong Future.

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



Federally Insured by NCUA

2022 Annual Meeting

Please visit bhccu.org and watch your statements for the date and time of the 2022 Annual Meeting to be announced soon.



Protect What Matters Most ... YOU

Join our very own Angie Hoium for an honest conversation about fraud and learn how to keep your money safe.

Thursday, September 15, 2022

Community Room
2460 Court Street, Janesville
10 am - 11 am

We have 20 spots available, call today to reserve your spot 800-779-5555.



Angie Hoium, BSACS
Fraud & BSA Officer

“I attended this discussion in November and found it to be very informative. It's very important to be reminded of what can happen so we don't get caught in a scam that can change your life.”

—BHCCU Member Jean

LOCATIONS

BELOIT
500 Public Ave. Ste. 101

DELANA
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