

# THE *messenger*

fall 2019



## Care for **ALL** Endowment Campaign

Agrace believes that everyone deserves access to compassionate, high-quality care, regardless of who they are or whether they can pay. If you share this belief, there is an important way you can help—for generations to come.

Through the Care for All program, Agrace steps in to offer patients help paying when they do not have enough insurance coverage for their care and have no other way to pay for the services they need. Care for All is funded by community donations, from people like you.

**Join us in supporting the Care for All program.  
Donate today at: [BHCCU4agrace.org](https://BHCCU4agrace.org)**



## Proud to Be Your Neighbor in Milton

At Blackhawk we don't shy away from a commitment to the communities we serve. As part of this community conviction, we have invested in a "forever branch." Milton has been our home since 2015, and because of the amazing community support, we have decided to expand into a more central part of town. Our new branch features a drive-up, increased parking, and space to increase the helpful services we offer to our members. Please stop in, see our new branch and say hi.

110 PARKVIEW DR. | MILTON



### In This Issue

Property Revaluation  
Protect Your Wi-Fi

Making a Difference  
New Employees

Real-Time Alerts  
New Podcasts

Text Us Your Questions  
Local First Credit Card

# Fall Calendar of Events

<b>October 1</b>	Beloit Senior Fair
<b>October 3</b>	HealthNet Shake, Rattle & Roll
<b>October 4</b>	Edgerton Member Picnic
<b>October 5</b>	ECHO Golden Bandstand
<b>October 11</b>	Milton Member Picnic
<b>October 11</b>	Janesville School District Celebrity Chef
<b>October 11</b>	Delavan Member Appreciation Picnic
<b>October 11</b>	Stoughton Member Appreciation Picnic
<b>October 11</b>	Beloit Member Appreciation Picnic
<b>October 14</b>	Columbus Day (Closed)
<b>October 17</b>	International Credit Union Day
<b>October 17</b>	Rock Regional Business Expo
<b>October 18</b>	American Red Cross Blood Drive
<b>October 22</b>	Grand Victoria Casino Bus Tour
<b>October 26</b>	Trick-or-Treating in Downtown Janesville, 10 am - 1 pm
<b>October 26</b>	Beloit Farmers Market
<b>October 31</b>	Trick-or-Treating at Blackhawk Branches, 3-5 pm
<b>November 9</b>	Aptiv Miss Remarkable Pageant
<b>November 9</b>	YMCA Health Living Fair in Kenosha
<b>November 11</b>	Veterans Day Observed (Closed)
<b>November 14</b>	YWCA Cooking for a Cause
<b>November 19</b>	Kandu 5K Run Walk
<b>November 19</b>	Friends of the Hedburg Library Time Traveler's Ball
<b>November 23</b>	ECHO Thanksgiving Basket Distribution
<b>November 28</b>	Thanksgiving Day (Closed)
<b>November 29</b>	Open (Normal business hours)
<b>November 29-30, December 1, 5-8, 12-15, 19-23, 26-30</b>	Rotary Gardens Light Show
<b>December 5</b>	Milwaukee Holiday Bus Tour
<b>December 6-8</b>	Janesville Jolly Jingle
<b>December 7</b>	Community Action Gingerbread Extravaganza
<b>December 6</b>	Holidazzle in Beloit
<b>December 13</b>	American Red Cross Blood Drive
<b>December 14</b>	Janesville School District Bag of Hope Distribution
<b>December 25</b>	Christmas Day (Closed)
<b>January 1</b>	New Years Day (Closed)

## 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

## Password Protect your Wi-Fi

Having an unsecured network is like having your personal data on a billboard for hackers to see and use. Without a password, hackers have the potential to access your banking information, passwords, emails, and credit card information. Creating a strong password protects your network and creates a barrier for hackers. A password with 8 or more digits, a mix of upper and lower-case letters, numbers and symbols is considered a strong password. The strongest password is a string of random words with a number. For example; Cupdazzlewest53. Be safe and have fun creating a memorable strong and safe password.

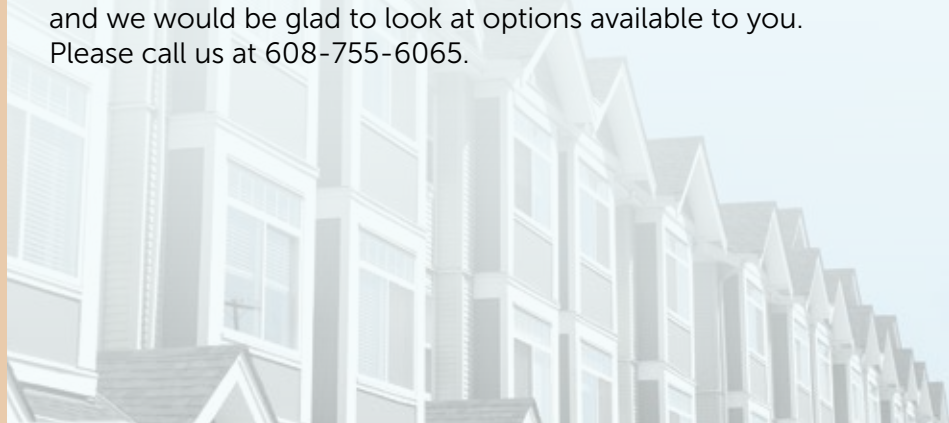


## Property Revaluation May Affect Your Escrow

The purpose of a revaluation of property by a city is to spread the tax burden more equitable among all property owners, based on current market rate property values. It is important to be aware that a revaluation may affect your escrow. The city of Janesville recently sent out letters informing many residents that the Janesville Property Revaluation may increase property tax bills at the end of this year.

As always, we will perform an escrow analysis of your property based on your previous year's tax bill, and we will adjust your mortgage payment to reflect any changes including a one-month cushion. If you received a value increase on your property, it is possible that you may be short at the end of the year when we pay the city your 2019 taxes. We will issue a check for the full amount of the tax bill and then adjust your payment for the following year to make up for any shortages.

The City of Janesville does have an online Illustrative Tax Calculator for you to get an estimated increase amount of your tax bill. If you are concerned that your taxes will increase and you would like to be proactive in making sure you don't have a shortage at the end of the year, please give us a call and we would be glad to look at options available to you. Please call us at 608-755-6065.





# MAKING A DIFFERENCE IN OUR COMMUNITIES



## Chicken BBQ in Milton

Our employees aren't chicken when it comes to stepping out to serve others, especially when BBQ chicken is involved. Milton's Arts and Crafts on the Lawn and Chicken BBQ was the perfect event for visitors of all ages.



## Take Me Out to the Kingfish Game!

Summer in Kenosha wouldn't be the same without a Kingfish game, which is why Blackhawk is one of the game sponsors. The food was a home run, our giveaways a great hit, and the game so much fun you wished for extra innings.



## WestFest Community Celebration

The WestFest celebration of giving back to the community was well received. Blackhawk was there with prizes, games and we showed our gratitude for being part of such a great community.



## Forward Janesville Golf Outing

This was an un-fore-gettable golf outing for Blackhawk! Along with being able to watch the golfers hit it with their best shot, we played games, and gave away prizes to all who stopped by our tent.



## Milton Chamber Golf Outing

Blackhawk didn't putter around when it came to taking a shot at that hole-in-one at the MACC golf outing. The weather was great and we most certainly won the day with our fun game and giveaways.



## Rock County 4-H Fair

This year the Rock County 4-H fair was more than just a touchdown! Team Blackhawk scored big with fun games, giveaways and prizes. We also shared our tent with local nonprofits and supported the 4-H Fair.



## Milton 4th of July Parade

Blackhawk was out in full force at the Milton Parade, handing out candy and spreading good cheer to parade-goers. Decked out in red, white and blue, our spirit showed and made this year's celebration memorable and fun.



## National Night Out

Blackhawk enjoyed participating in this unique community event that brings people, law enforcement and first responder agencies together. It was a great night to celebrate what makes our communities unique.



## Tall Ships in Kenosha

Tall Ships in Kenosha is a parade of sailing ships that gives visitors a unique opportunity to see and tour several historic tall ships. Blackhawk was part of this grand event. Many stopped for a chance to win a Yeti cooler.



## 4th Annual Member Business Appreciation Golf Scramble

The golf scramble was another hole-in-one with the beautiful weather and pleasant atmosphere. We were grateful for the opportunity to thank our members and spend the day out in the sun.



# New Employees

## Familiar Face in a New Place – Karen Reilly

We are excited to welcome Karen Reilly to Blackhawk as the new Director of Membership Development. "It is my pleasure to introduce those in the communities we serve to the benefits of banking at a credit union," says Karen. With over 35 years of experience in the financial industry and as a lifetime member of this community, we know Karen will provide thoughtful and consistent service to our members and the community. We're thrilled she's on board. Welcome, Karen!



*Karen Reilly, Director of Membership Development*



*Meghann Ham, Beloit Branch Manager*

## Hello Beloit – Meet Meghann Ham

Meghann Ham cannot wait to make your day when you visit our Beloit branch: "I'd love the chance to get to know you, so please stop in any day for cookies, coffee, and absolutely anything else I can help you with,"

Meghann says. With an upbeat attitude and a wealth of knowledge, you're in trustworthy hands with Meghann our new Branch Manager in Beloit.



## Text Away

Did you know you can text us at Blackhawk? If you have a question, text us at 800-779-5555 or 608-755-6065 and a Blackhawk Community Credit Union representative will be happy to assist you. Answers are now just a text away!

## New Podcasts

If you'd like something interesting and informative to listen to on your way to work, look no further: Blackhawk's new Money Matters podcast series features useful information. Topics range from Investment Basics and the Next Step Lending Process to the Credit Union Difference. Look for all our Money Matters podcasts at <https://www.bhccu.org/money-matters>. Happy listening!



## "Ready, Set, Grow Your Savings"

Congratulations to the winners of our Ready, Set, Grow Your Savings promotion! Educating our youth on savings is a priority at Blackhawk. Young people can never learn about savings too early, so we want to start the conversation by inviting them to come into our branches to guess the number of coins in the jar. It's also a great opportunity for our youngest members to open savings accounts that will grow over time!



*Pictured above are some of our many winners. Not only did they receive the gift basket, but they also won the money from the jars.*

# Give Back with the "Local First" Credit Card

We are excited to announce that something new is coming to Blackhawk! Introducing the "Local First" Visa Credit Card- a tool for you to make a difference every day. For each "Local First" card opened, Blackhawk will donate \$10 to a local non-profit. What if you already have a Blackhawk Visa Credit Card? Don't worry, we will donate \$10 if you choose to switch to the new card. In addition, Blackhawk will donate 15% of interchange fees earned on each purchase to a local non-profit.

You will still receive the same great rate, with no annual fee, and earn valuable CU Reward points. Each time you use your "Local First" Visa Credit Card, you make a difference for local non-profits. Look for more exciting details to see how you can support your community with every purchase.

*Local First*



## SHRIMP CREOLE

*Favorite recipe from employee Tammy Esskew*

### INGREDIENTS

4 ounces (1 stick) unsalted butter  
2 cups chopped onions  
1 cup chopped green bell pepper  
1 cup chopped celery  
1 teaspoon salt  
1/2 teaspoon cayenne pepper  
2 bay leaves  
One 14.5-ounce can diced tomatoes  
2 tablespoons chopped garlic  
2 teaspoons Worcestershire Sauce  
1 teaspoon hot sauce, or to taste  
2 tablespoons all-purpose flour  
1 cup water  
1 cup shrimp stock (Have more on hand)  
2 1/2 pounds peeled and deveined large shrimp  
1 tablespoon cajun seasoning (I use Tony Chachere's)  
1/2 cup chopped green onion  
2 tablespoons chopped parsley  
4 cups cooked long-grain white rice

### DIRECTIONS

In a large sauce pan, over medium heat, melt the butter. Add the onions, peppers, and celery to the pan. Season the vegetables with salt and cayenne. Sauté the vegetables until they are wilted, about 6 to 8 minutes. Stir in the bay leaves, tomatoes, and garlic. Bring the mixture to a boil and reduce to a simmer; continue to cook for 15 minutes.

In a small bowl whisk the flour and water together and add the mixture to the tomatoes. Cook for 4 to 5 minutes. Add the shrimp stock, Worcestershire and hot sauce and continue to cook for 10 minutes longer. Season the shrimp with Essence and add them to the pot. Cook the shrimp until they are pink and cooked through, about 6 to 7 minutes. Stir in the green onions and parsley.

Serve with white rice.

## MEMBER APPRECIATION PICNICS

Janesville's Member Appreciation Picnic on Festival Street was a huge success, as was Kenosha's Downtown Fall Parking Lot Picnic. We appreciate our members and thank all that joined us in celebration of you.

Please visit these upcoming celebrations at the branches:

- **October 4** – Edgerton
- **October 11** – Stoughton, Delavan and Beloit

We look forward to welcoming the crisp, fall weather with you.





## Mark Your Calendars

### Beloit Senior Fair

Are you ready to Shake, Rattle, and Roll? We look forward to moving and shaking with you at the 32nd Annual Beloit Senior Fair at the Eclipse Center on Tuesday, October 1st from 9am-1pm. Come see how Blackhawk can help you prepare for retirement, and if you're already retired, discover great products and helpful services. There will be over 60 exhibitors at the Fair; immunizations and health screenings will be available on site. Admission is free.



### Beloit Farmers Market

Blackhawk Community Credit Union will be at the Beloit Farmers Market on October 26th. Find our table to grab an environmentally friendly, reusable bag to carry all of your farmer's market goodies.

### Halloween at Blackhawk Branches

If you've got it, fl-haunt it! Come to any fang-tastically decorated Blackhawk branch on Thursday, October 31 and collect candy as you trick-or-treat around the branch from 3 pm - 5 pm. Don't forget to vote for your favorite Halloween branch on Facebook.

### Janesville Jolly Jingle

Ring in the holiday season with this fun, family getaway weekend, which features an incredible variety of activities for all ages. Take to the ice or visit with live reindeer. Join in the fun and enjoy the lighted parade, live theater, holiday market, fireworks, tree lighting, family entertainment, kids' activities, a historical holiday tour, and more! The Janesville Jolly Jingle will take place December 6-8 in Downtown Janesville. Blackhawk looks forward to ringing in the holidays with you.

## Introducing Real-Time Mobile Alerts



Would you like to be notified via your cell phone when a transaction has happened in your account? You can now enable account balance and custom transaction alerts for all of the Blackhawk accounts viewed on your cell phone. To enable them download or open the Blackhawk mobile app on your cell phone. Once you can see your accounts, follow these easy steps:

1. Click in the blue box of the desired account to view account details
2. Then click on Manage Alerts
3. Next select "+ ADD ALERT" for either Balance alerts or Transaction alerts
4. Set your custom alert(s) by filling out the form or "editing" the amounts

Our mobile app has a built in quiet-time so you will not be disturbed with messages after 11pm. Push notification account messages will begin in the morning after 7:30am.

## Thank You

We'd like to recognize Blackhawk members Katy Kuehne and Michael Powers, who provided the beautiful fall photos featured in our front-page header. Thanks, Katy and Michael, for sharing your talents with us!

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

**Matt Wohlers, SVP Finance, CFO**  
[mwohlers@bhccu.org](mailto:mwohlers@bhccu.org)

**Caroline Redmann, SVP Operations, COO**  
[credmann@bhccu.org](mailto:credmann@bhccu.org)

**Lisa Palma, SVP Member Experience, CXO**  
[lpalma@bhccu.org](mailto:lpalma@bhccu.org)

**David Schalk, SVP Lending, CLO**  
[dschalk@bhccu.org](mailto:dschalk@bhccu.org)

**Matt Krauter, SVP New Markets**  
[mkrauter@bhccu.org](mailto:mkrauter@bhccu.org)

## Senior Management Team

Janesville – Eastside  
2704 E. Milwaukee St.

Janesville – Westside  
2640 W. Court St.

Beloit  
500 Public Ave. Ste. 101

Milton  
110 Parkview Dr.

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  
625 52nd St. Room 108



Smart Advice. Friendly Service.  
Locally Owned.

608-755-6065 800-779-5555  
[www.bhccu.org](http://www.bhccu.org)



Federally Insured  
by NCUA