

THE messenger

fall 2019



Donation Made to HealthNet of Rock County on Behalf of Our Membership

A monetary donation on behalf of you, our members, has been given to HealthNet of Rock County. This is in lieu of an infrastructure donation to support their need for more space offering expanded medical and dental care, as well as a new behavioral health clinic.

"The need for services is larger than in recent memory. With this pandemic, we know that 2,600 more individuals have enrolled in BadgerCare over the last three months, hundreds if not thousands of individuals are also newly uninsured. The only way we can see full economic recovery is if those who are underinsured or uninsured are taken care of in the interim. This will ensure we have a stabilized community and a healthy workforce," says HealthNet of Rock County CEO Ian Hedges.

In 2019, we announced that we were building a new headquarters and would donate our administrative building located at 2707 Kennedy Road to HealthNet.

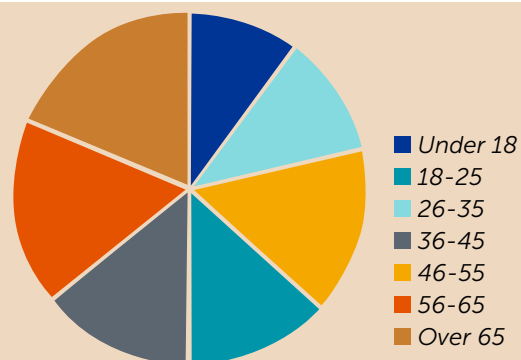
Since then, the headquarters project has been canceled due to the economic uncertainties of the pandemic. Because the Kennedy Road building currently houses our administrative employees, we are no longer in a position to donate it. However, working with HealthNet, we agreed on a monetary donation that will assist HealthNet in relocating closer to their clients than the previous plan.

"All of us at BHCCU strongly believe in the mission of HealthNet and know how critical their services are to many of our members and the community now and into the future, which is why we have remained committed to them. Our commitment to HealthNet not only involves a monetary donation, but also resources from the credit union to help them with future fundraising to find the best location to help the most people in need," said Interim CEO Lisa Palma.



Interesting Facts About BHCCU

In case you have ever wondered who your fellow BHCCU members are, here is a breakdown based on age. We follow this information to ensure that we have a solid understanding of who we serve and how to serve all of our members best. We are incredibly fortunate to have a good slice of members in every age category. Thank you for being our member. We appreciate you.



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Service During the Pandemic

We are committed to providing the best service to you, our members, during the pandemic. Our call center is being utilized more than ever before and we appreciate your patience in the drive-up lanes. Together we have found new ways to do business using our new website, online and mobile banking, as well as drive-up and in person appointments.

Our goal has always been, and continues to be, conveniently serving all your financial needs and keeping you, our staff, and our communities safe and healthy. We will continue to monitor the situation and provide updates on our COVID-19 Member Resource Center link on our website at www.bhccu.org.

We have added the new option on our website to schedule an appointment online. Please visit <https://www.bhccu.org/schedule-an-appointment> or click on the link on our homepage. As always, you can call 800-779-5555 to speak with an experienced call center representative at any time.

As the pandemic evolves, we will continue to serve you.



Board of Directors

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John Jenks, Secretary
Sarah Fegre, Treasurer
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Glenn Lea, Director Emeritus
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We Have a New Way to Keep You Informed

NEW!

Sign up for our newsletter at the bottom of our new website at www.bhccu.org

Let's stay in touch.

Enter your email address so be the first to know what we are up to at Blackhawk.

Email Address

SIGN UP

SECURITY CORNER

Thwarting Fraud

Our goal is to be a resource to you and part of that is alerting you about new scams we hear about.

One that has recently been circulating is fraudsters that call pretending to be Microsoft or another computer support company to gain access to your PC with the goal of stealing your banking information. These fraudsters have targeted consumers who are enrolled in computer technical assistance subscriptions. Some have even claimed to be calling to reimburse you for a portion of your subscription, but instead take your information and your money.

Please remember the following:

1. Microsoft or any computer support company will NEVER call you about an issue with your computer. If you suspect a phone call is fraudulent, hang up and use the phone number on the company's website to call.
2. NEVER give out your banking information over the phone.
3. If you are asked to purchase gift cards, this is a scam.

If you suspect you have been targeted by this scam, please give us a call at 800-779-5555.

A man with a beard, wearing a red and blue plaid shirt, is crouching in a park. He is holding a small tree sapling with both hands. A young boy, wearing a striped shirt, is sitting on the ground next to him, looking up at the sapling with a smile. The background is a blurred park with trees and grass.

A Shared Past, A Strong Future.

For many years, our tagline, which is used on our business cards, website, social media, and regularly housed under our logo has been:

Smart Advice. Friendly Service. Community Owned.

This tagline has represented us well. Today, as we all navigate new ways to do business, we clearly see the strength we have forged together, in partnership with you, through generations of service. We also see the path forward that we will continue to forge together. Your credit union is strong and committed to you and your financial future.

We feel this is the right time for a new tagline that honors all that we have accomplished and is aligned with our strong future together. We're proud to introduce:

A Shared Past, A Strong Future.

We thank you for traveling this road with us and we are excited for our future with you and your future generations.

Contact us today to open an account for your child or grandchild.

Thank You for Your Evaluations Through Customer Service Profiles (CSP)



Have you ever been asked to visit a branch, and like a secret agent, evaluate a BHCCU representative on the service they provide you during your transaction? For those of you that have, we thank you for taking the time out of your day to do this. For almost 10 years we have used CSP, an outside service, to work with you to measure member satisfaction through a regular survey program. It gives us true insight into how well we serve you, our members.

Your satisfaction is important to us, so we evaluated pre-pandemic ratings versus current results of your evaluations to gauge how you felt we were doing. We are so pleased with the findings. You ranked us higher in "Satisfaction" and "Experience." This helps us know that the measures we put in place to help keep you and our staff safe are also meeting your financial needs to your satisfaction during these difficult times. Thank you for working with us to find new ways to do business.

Meet Your Delavan Branch Manager

My name is Kelli Behrens and it is my pleasure to serve the financial needs of people in the Delavan area. My experience in the financial industry started as a teller in 2002, and I moved up to handle new accounts and then became an assistant manager before becoming a branch manager.



*Kelli Behrens, Delavan Branch Manager
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My favorite part of my job is that I can help people make an impact in their life. I want to make managing your finances as easy as possible for you. As your advisor, I will work with you to understand your financial situation and propose personalized strategies to help you work toward your financial goals. Outside of work, I enjoy kayaking, traveling, and spending time with my family. I look forward to meeting you.

Milwaukee Street Property Sold

We have sold the former Chase/First National Bank building at 100 W. Milwaukee Street to the Forward Foundation.

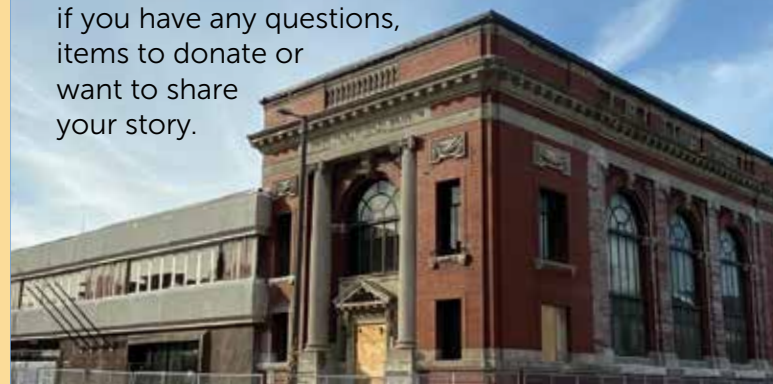
The Forward Foundation is the charitable foundation affiliated with Forward Janesville. "This property is in a very strategic location and is important for the implementation of the downtown Janesville ARISE Plan. The building is historically significant and we feel strongly it should be preserved. We are so grateful for all that BHCCU has done for our community and are thankful that they have partnered with us once again. We are excited to start the process of seeking a developer," said John Beckord, Forward Foundation's President.

The preservation and utilization of the building as a catalyst in revitalizing downtown Janesville is very important to BHCCU, and the sale of this building supports that effort in the community. We are excited to watch the progress under the vision of the Forward Foundation.

We will continue to search for the right location to house the Legacy Center where memorabilia and the stories of the generations of men and women who worked for General Motors, Fisher Body and the UAW can be shared.

"We have collected and catalogued many pieces from the plant before the demolition, and we continue to collect unique pieces and oral histories from General Motors employees. We not only want to pay homage to this legacy, we want to offer an experience that is educational, reflective and inspiring to future generations," said Dona Dutcher, Legacy Center Director.

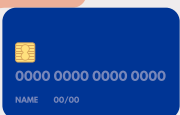
Please email Dona at ddutcher@bhccu.org if you have any questions, items to donate or want to share your story.



Visa Benefit Notice

Effective February 1, 2021, your Blackhawk Community Credit Union Credit Card will no longer provide Auto Rental Collision Damage Waiver coverage. All other card benefits will

remain in place. To download descriptions of your card benefits, please visit <https://www.bhccu.org/personal/borrow/credit-cards>, or call 555 to request a copy by mail.



Making Life Easier for Businesses with Mobile Deposit

Trips to the credit union to deposit checks take valuable time you could be using to focus on your business. Mobile Deposit for Business from BHCCU makes it possible for you — or any employee you assign — to deposit those checks from a smartphone or mobile device.

Not only will you be able to put funds into your business account faster, you can also:

- Easily track all deposits, deposit amounts, deposit times and depositors with detailed reports.
- Associate customer names, accounts and invoice numbers with their payments.
- Eliminate the worry of losing or misplacing checks.

Mobile Deposit for Business is the most advanced remote banking service we have ever offered. Best of all, it was designed with businesses like yours in mind.

Call Karen Reilly, Director of Membership Development at 608-314-1134 or email at kreilly@bhccu.org to get started.



Quinoa Tabbouleh

Favorite recipe from Call Center employee Dayna Wimmann

INGREDIENTS

- 1 cup quinoa
- 2 lemons
- 1/4 olive oil
- 5 thinly sliced scallions
- 1 cup fresh chopped mint
- 1 cup fresh chopped flat leaf parsley
- 1 cucumber, seeded and diced
- 2 cups halved cherry tomatoes
- 2 cups medium diced feta

DIRECTIONS

Add 2 cups of water to a medium saucepan and bring to a boil. Add quinoa and a teaspoon of salt, lower the heat and simmer covered for about 15 minutes (until grains are tender and open with little curly tails).

Drain and add to a bowl with juice of 2 lemons, olive oil and a pinch of salt.

Add all remaining ingredients except the feta and mix well. Carefully, fold in the feta.

Tabbouleh can be served cold or at room temperature.

Our Credit Union Heroes

We want to give a shout out to our frontline staff. You are our credit union heroes! You make a difference every day to our members.

A member recently shared that he sadly encounters a lot of rudeness in the world lately that makes him not want to go places. However, he said the team at the Milwaukee Street branch is always so nice, they call him by his name, and acknowledge him. He just wanted to let us know that he appreciated their genuine attention.

It does not get any better than that in the world of service. We are proud to serve all our members at all our branches. If you'd like to share your service story, please reach out to our Director of Marketing, CeeCee Philipps at 608-314-1546 or email cphilipps@bhccu.org.





FULL Service

When we say we are full service through our drive-up lanes, we really mean it. Court Street Branch Manager, Diamond Gregory was ready to help with a smiling face (under her mask) as she was spotted filling a member's gas tank in the drive-up. Thank you, Diamond, for helping our members with their financial needs, and their automotive needs.

54th Annual Meeting

Thank you to those who could attend our 54th Annual Meeting via Zoom. If you were not able to attend, please feel free to visit 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.

Bivvy Pet Insurance

For many of us, our furry friends are more than just friends, they're family. You can start protecting your furry family members a little more with Bivvy Pet Insurance. Some of our employees have already covered their pets. Here's a story about Ruby.

Meet Ruby! Her family wanted to take steps to make sure she was protected in case she became sick or injured. Thanks to a new program offered to all BHCCU members and employees, her family was able to purchase pet insurance for \$9.00 per month in less than 2 minutes.

Bivvy is an affordable pet insurance that covers cats and dogs in the case of an accident or illness. Plus, you can go to any vet as Bivvy reimburses pet parents directly. You can get your cat or dog covered for less than \$1 a day! We're dedicated to providing you with great benefits, so we're excited to share exclusive access to Bivvy at a preferred rate.

Visit our www.bhccu.org for more info



Beloit is Open for Walk-up Service



Our Beloit branch is now open for walk-up service. In addition to teller transactions, you can schedule an appointment on our website to meet with our Member Advisor. "We're so excited to provide fast and friendly service closer to home once again for Beloit," says Branch Manager, Branden Jackson. Visit <https://www.bhccu.org/beloit> to schedule an appointment.

We hope to see you soon!

Thank You

We'd like to recognize BHCCU members Holly Scharlau and Victor Corro, who provided the beautiful fall photos featured in our front-page header. Thanks, Holly and Victor, for sharing your talents with us!

Senior Management Team

Lisa Palma, Interim CEO
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Matt Wohlers, SVP Finance, CFO
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Caroline Redmann, SVP Operations, COO
credmann@bhccu.org

David Schalk, SVP Lending, CLO
dschalk@bhccu.org

**BLACKHAWK
COMMUNITY**
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A Shared Past, A Strong Future.

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



Federally Insured by NCUA

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 City Employees
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 COUNTY Credit Union
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