

THE BADGER BUZZ

1ST QUARTER NEWSLETTER FROM BADGER GLOBE CREDIT UNION

YOU ASKED, WE LISTENED – BIG CHANGES ARE ON THE HORIZON!

Get Ready for a New Banking Experience in Fall 2024.

Last September, Badger Globe conducted our annual member survey. One important question centered around the additional products and services members would like to see at the credit union, and the response was overwhelming – you wanted a more accessible and functional online/mobile experience!

We heard your call and are excited to announce the implementation of major upgrades to our internal software platform, which will result in enhanced online and mobile banking coming later this year. These enhancements are part of our commitment to providing you with the best possible banking experience.

Stay Updated

To ensure you're ready for these changes, keep an eye on our website, your emails, and your mailbox. We'll be sending out regular updates with all the information you need for a smooth transition.

What's New?

Expect a range of new features designed to make your banking simpler, more secure, and more intuitive. Here's a peek at what you can look forward to later this year:

- Complete online banking and mobile app overhaul
- New bill pay experience
- Online account/loan applications with e-signature
- Mobile check deposit/check images available in online banking
- Credit card interface within online banking
- ...and much more to come!

Looking Forward

We understand that adapting to new technology can be a process and we sincerely appreciate your patience along the way.

These system upgrades are just some of many tech advancements we're making this year to enhance our services. As always, thank you for your membership; we're excited to embark on this journey toward a more innovative banking experience together. Stay tuned for further updates and thank you for allowing us to better serve you.

Boost your SAVINGS GAME

Ready to supercharge your savings? We're excited to offer members an exclusive opportunity to grow their savings with our new CD+ Share Certificates.

An Exceptional Rate for Maximum Growth:

5-Month Share Certificate: Lock in a fantastic 4.50% APY* for a short-term savings boost.

Extra Perks:

Want to snag an extra 0.25% APY? ** Bring new money to the credit union OR deposit \$100,000 or more, making your money work even harder for you.

5-MONTH
SHARE CERTIFICATE: 4.50%
APY*

Get Started Now!

Don't miss out - contact us today to open your CD+ Share Certificate and begin your journey to more significant savings and returns. Let's grow together!

*APY = Annual Percentage Yield. Rate effective February 1, 2024; all rates and yields are subject to change without notice. Minimum balance to open is \$5,000. Share Certificates earn and are paid dividends on a monthly basis. A penalty will be imposed for early withdrawal. The annual percentage yield is based on the assumption that the dividends will remain in the account until maturity. A withdrawal will reduce earnings. Fees charged could also reduce the earnings on the account. Some restrictions may apply. Contact the credit union for further details. Membership eligibility is required. Federally insured by NCUA. **Additional 0.25% APY added to rate with new money deposits from another financial institution OR a deposit of \$100,000. Maximum APY is 4.75%.

Join us!
**BADGER-GLOBE CU
ANNUAL MEETING**

When: Thursday, June 6, 6:00 PM
Where: Badger-Globe Credit Union, 260 N. Green Bay Road, Neenah

Mark your calendars for BGCU's Annual Meeting, our annual opportunity to review and shape the future of our credit union. **RSVP by calling (920)722-2122 by May 31.**

JUNE
06

Interested in joining our Board of Directors? Two positions are up for re-election. Apply by emailing Annie Hutter at ahutter@badgerglobecu.org before May 15.

EXCITING UPGRADES COMING TO BGCU ONLINE AND MOBILE PLATFORMS

We're excited to announce major upgrades to our online and mobile banking platforms coming later this year. These enhancements are part of our commitment to providing you with the best possible banking experience.

Stay Updated

To ensure you're ready for these changes, keep an eye on our website, your emails, and your mailbox. We'll be sending out regular updates with all the information you need for a smooth transition.

What's New?

Expect a range of new features designed to make your banking simpler, more secure, and more intuitive. From advanced security protocols to a streamlined interface, these upgrades are tailored to meet your evolving financial needs.



Looking Forward

We understand that adapting to new technology can be a process and appreciate your patience along the way.

These system upgrades are just one of many tech advancements we're making this year to enhance our services. As always, thank you for your membership; we're excited to embark on this journey toward a more innovative banking experience together. Stay tuned for further updates and thank you for allowing us to better serve you.

PROTECT YOURSELF FROM TAX-RELATED SCAMS

Key Tax Scams to Watch Out For

As tax season arrives, it's important to stay vigilant against common tax scams. We're here to help you navigate tax season safely! Here are the main tax-related scams and tips on how to avoid them:

- 1 Impersonation Scams:** Be cautious of anyone claiming to be from the IRS and demanding immediate payment, especially via unconventional methods like gift cards or wire transfers. Remember, the IRS will first mail a bill if you owe taxes.
- 2 Phishing Attempts:** Watch out for emails or messages pretending to be from the IRS, aiming to steal personal information. The IRS doesn't initiate contact with taxpayers by email to request personal or financial data.
- 3 Fraudulent Tax Preparers:** Some scammers pose as tax preparers and promise large refunds, only to commit identity theft. Always choose reputable tax professionals.
- 4 Identity Theft:** Your personal information, like your Social Security number, can be used to file fraudulent tax returns. Protect your data and monitor your financial accounts.

Staying Safe

- Verify the authenticity of any communication claiming to be from the IRS.
- Avoid clicking links in suspicious emails.
- File taxes securely and monitor your financial statements.

Report Suspected Scams

If you suspect a tax scam, report it to phishing@irs.gov and contact your financial institution(s) if your personal information is compromised.

INSURANCE SOLUTIONS FOR EVERY CHAPTER

Partnering with TruStage® for Tailored Coverage

As your life changes, so do your insurance needs. Badger-Globe is proud to partner with TruStage® to offer insurance solutions designed to evolve with you. Whether it's personal, family, or asset protection, we help to make insurance straightforward and supportive.

Committed to Your Needs

TruStage® brings over 80 years of experience in protecting credit union members. They're dedicated to providing you with exceptional service and value, ensuring your coverage meets your life's evolving demands.

Free Insurance Review

Stay confident that you're well-protected at every stage of life. Contact TruStage for a free insurance review and discover how they can help adjust your coverage to fit your current needs.

1.855.612.7909 | Visit [TruStage.com](https://www.TruStage.com)

DON'T FORGET: YOU CAN APPLY FOR A LOAN 24/7!

Apply for Loans Anytime, Anywhere – It's That Easy.

We're excited to remind our members that applying for a loan with Badger-Globe is now more convenient than ever. You don't need to swing by (although we'd love to see you!); our loan services are now just a click away, day or night.

Anytime Access for Your Convenience:

- **24/7 Availability:** Apply for loans at any time, from any place. Whether you're an early bird or a night owl, our online loan application service is always ready.
- **Digital Simplicity:** Enjoy a quick, hassle-free process. Our streamlined online application means you can secure your loan with ease.
- **Fast Decisions:** Waiting is a thing of the past. Get swift approval decisions, often within minutes of submitting your application.
- **Support When You Need It:** Our call center is always available to assist you – day or night (though we do take a break for holidays!).

A Range of Loans at Your Fingertips:

Whether you're looking for a vehicle loan, personal loan, home equity product, or more, our diverse range of options ensures that you'll find the right fit for your financial needs.

Get Started Today:

Ready to secure your financial future? Head over to badgerglobecu.org/ondemand and experience the freedom of applying for your loan online, anytime.



COMMUNITY CORNER

Our belief in community strength and support has led us to another successful quarter of giving and engagement. Here's a brief overview of our collective impact:

October:

We supported the Purple Light Project with a \$200 donation.

November:

Our partnership with Feeding America through Stock the Shelves saw us raise \$340 and donate 4 large boxes of food to the Apple Valley Food Pantry, tackling hunger head-on.

December:

The spirit of giving was in full swing as we donated \$300 split between the Labor/Boy's & Girl's Brigade and the Fox Valley Area Labor Council drive. Additionally, our team and members contributed adopt-a-family gifts and other donations to these drives. We also supported the Salvation Army with a \$260 donation, which was doubled to \$520 through a match day, amplifying our impact.

A big thank you goes out to our members and employees for their generosity and participation!

SPRING INTO BETTER SAVINGS AT BGCU

Saver's Sweepstakes: Where Saving Meets Winning!

Spring is a great time to start fresh, and that extends to your savings, too. Our Saver's Sweepstakes Account makes saving not just smart, but exciting!

What's to Love:

- **Win Cash Prizes:** Every deposit is a chance to win. Be in for monthly, quarterly, and annual draws with over \$120,000 in prizes this year!
- **Earn Interest:** Enjoy a 0.25% APY* on your savings, making your money grow.
- **Simple Saving:** Easily set up automatic transfers from your paycheck for effortless saving.

Warm Up to More Savings

This spring, let's change the way you think about saving. Open your Saver's Sweepstakes account at BGCU and turn savings into an opportunity for both financial growth and exciting wins. Could you be our next big winner?



*APY = Annual Percentage Yield. You may withdraw funds from this account at any time with no fee. In order to earn entries for the Saver's Sweepstakes drawings, your month-over-month balance must increase by \$25.00 to receive one entry, up to a maximum of 6 entries (\$150.00). There are no limits on the amount that may be deposited into the account. \$1 minimum balance required. Must live in Wisconsin, Minnesota, or Illinois to open and maintain an account. Federally insured by NCUA.

CONGRATULATIONS TO OUR QUARTERLY BIRTHDAY CARD DRAWING WINNER, LINCOLN GOODREAU!

Congratulations to Lincoln for being the lucky birthday card drawing winner this quarter!

We believe life's milestones should be celebrated, which is why we send out birthday cards every month to our members under 18. When the card is brought into the credit union, they receive a \$10 gift card and are also automatically entered into a drawing to win \$25 deposited into their savings account.

On behalf of the entire Badger-Globe team, we want to extend our sincerest congratulations to Lincoln for being our birthday card winner this quarter. Remember - it's never too early to start saving... Open a BGCU youth account for the kids in your life and help them make a great first choice on their financial journey!



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Neenah, WI 54956

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UNDERSTANDING MORTGAGE POINTS AND HIDDEN FEES

At Badger-Globe, we believe in a transparent loan experience. Unlike some competitors, we're cautious about the use of mortgage points and hidden fees, which can significantly affect your loan's cost and interest rate.

Mortgage Points Overview:

Mortgage points are upfront fees to lower your rate, with one point usually equaling 1% of the loan. It's vital to consider if the upfront investment is worthwhile based on your loan size and length of time in the home.

Hidden Fees to Watch For:

In the market, hidden fees like origination, application, underwriting, broker fees, rate lock fees, and prepayment penalties can add considerably to your mortgage's total cost.

Rate vs. APR:

A low interest rate might look attractive, but the APR, including the rate, points, and fees, gives a more accurate cost picture. A loan with a lower rate but higher fees can have a greater APR.

Our Commitment:

We're committed to clear, fair mortgage options. Our rates and fees are straightforward, helping you make informed decisions. For guidance, contact us at (920) 722-2122.



Address

260 N Green Bay Rd
Neenah, WI 54956

Phone Numbers

Phone: (920) 722-2122
Fax: (920) 722-5742
BART Toll Free: (855) 685-9078

Hours

Lobby
Mon - Fri: 9:00 a.m. - 5:00 p.m.

Drive-Up

Mon - Fri: 8:30 a.m. - 5:30 p.m.

