



# NEWSLETTER

535 S Dettloff • PO Box 187 • Arcadia, WI 54612  
Phone: 608-323-2126 or 800-325-2126 • [www.arcadiacu.com](http://www.arcadiacu.com)

October 2024

CREDIT UNION DAY



*Join us*

for coffee and cookies and  
register for door prizes on  
International Credit Union Day,  
**Thursday, October 17, 2024**



**Starting November 1st**, Kasasa® Cash and Cash Back Checking accounts will become ACU Supreme Checking and ACU Cash Back Checking. You'll continue to enjoy the same great rewards, with no minimum balance, no monthly fees, and Saver options!

A letter has been mailed to all current Kasasa® account holders. Your accounts will automatically convert—no action is needed on your part.

Don't have a reward checking account with Arcadia Credit Union?  
**Call us today or open an account online!**

# ACU EMPLOYEE ANNIVERSARIES

*Thank you for everything you do.*



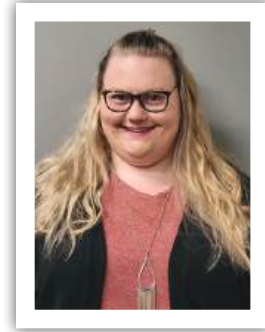
Michele Roeser  
38 years



Mary Benusa  
26 years



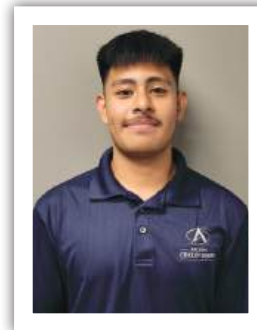
Marcy Salwey  
22 years



Desiree Hohmann  
3 years



Breanna Janzen  
2 years



Eduardo Valdiviezo  
Flores  
2 years

*Happy*  
**Columbus Day!**



We will be closed on **October 14, 2024**,  
in observance of **Columbus Day**.



**DID YOU  
KNOW?**

Did you know that the Arcadia Credit Union finances **land loans** for as little as 10% down to qualified borrowers\*?

**Call or stop in today** and speak with **Lisa** to get pre-approved for your dream property.

**608-323-2126**

*\*all loans subject to credit and membership approval.*

HOLIDAY  
LOANS

Starting November 18th  
*through* December 24th  
We will be offering a  
**reduced rate** on all  
**Holiday loans.**

*Call or stop in -*  
see Jodi, Vince, Karla or Lisa  
for **more details.**





## WHEN TIMES ARE TOUGH

We Can Help! It's more important than ever to develop and maintain good financial habits. Having a household budget and shedding high-rate credit card debt are two obvious things that could benefit most consumers. But figuring out where to start can be a daunting task—especially if you feel like you're already in trouble. The thing to remember is that it's never too late to ask for help from your credit union.

### **Manage your Mortgage**

If you have an adjustable rate mortgage (ARM) and are facing a rate adjustment, refinancing your home loan with your credit union might be the break you need. If you qualify, you could:

- Refinance into a fixed-rate 30-year (or shorter-term) mortgage.
- Refinance into a new ARM that has terms better suited to your situation.

Even if you have a fixed-rate home loan, refinancing may free up some money you could use to:

- Pay down more expensive debt—credit card bills, for example.
- Build your emergency fund for unexpected expenses, such as car repairs or a new furnace.

### **Tap your Home's Equity**

A home equity line of credit can be a useful cushion if you're not already overloaded with debt.

- You can set it up and never draw on it but have the comfort of knowing it's there if needed.
- If you're already tapped out, borrowing more is not the answer.



### **Cut Credit Card Costs**

Not all credit cards are created equal. Switch to a credit union credit card—they average more than two percentage points lower than bank credit card interest rates, and often have lower fees as well.

- Pay on time, no exceptions
- Whenever possible, pay the balance each month. When you have to stretch payments, pay in as few months as you can manage.
- Avoid cash advances—the interest rate on these is higher than on straight purchases.

### **Pass up Payday Loans**

Payday lenders promise to help when you're short on cash. You'll get the money you need, but with interest rates from 300% to 1,000%.

- Visit your credit union—Credit unions offer payday loan alternatives with fairer terms and lower interest rates, such as short-term signature loans and low-cost cash advances.

### **Use Direct Deposit**

Direct deposit will help you to save automatically. You simply need to set it up to place a certain amount or a percentage into your checking account and another amount into your savings. It gives you:

- One less thing to worry about; it's the safest way to receive your money,
- An easier and more convenient way to contribute to IRAs (individual retirement accounts) and other savings vehicles.
- More control over your money and your time—it's predictable and dependable.

### **Steer Clear of Scams**

Some scammers use negative economic news to scare investors into high-risk investments. They use investor fears to promote sketchy schemes with promises of high return and no risk that leave investors with nothing but empty wallets.

- Hang up on aggressive cold callers
- Delete unsolicited e-mails promoting investment opportunities.

As member-owned not-for-profit institutions, credit unions look out for their members' best interests. Credit union rates and fees can save their members hundreds of dollars annually. Don't wait until you're in deep trouble to ask for a financial checkup at your credit union. In fact, the earlier you ask for a review, the better the outcome can be.



*Thank you Vets!*

**THE THEME FOR VETERANS DAY 2024 IS  
"A LEGACY OF LOYALTY AND SERVICE"**

Each year the Veterans Day National Committee publishes a commemorative Veterans Day poster. The Committee selects a poster from artwork submitted by artists nationwide. Over the years these posters have illustrated the rich history of our country's service men and women. The poster reflects our pride and patriotism in saluting Veterans while providing the thematic artistry for the year.

The theme for Veterans Day 2024 is "A Legacy of Loyalty and Service," and this year's winning

poster was designed by Myisha Godette, a retired, disabled Army Veteran from Queens, New York.

Myisha's design was driven by a desire to represent all who have served. "As a Veteran, I've sometimes felt underrepresented, prompting me to consider how best to incorporate inclusivity and the essence of loyalty and service," she said. "Ultimately, I chose to symbolize the shared experience of service members—past, present, and future—with elements like the American Flag, military "dog tags," and the enduring strength of Veterans, embodied by a solid, dark concrete background in my design."

The 2024 Veterans Day poster will be displayed in VA facilities, military installations and municipal buildings across America. It will also serve as the cover of the official program for the Veterans Day commemoration at Arlington National Cemetery on November 11.

**If you live or work in Buffalo, Chippewa, Eau Claire, Jackson, La Crosse, Trempealeau or Winona County, you're invited to become a member of the...**



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**Lobby Hours:**

•M-F: 8:15-4:30 • SAT: 8:15-12:00

**Drive-Up Hours:**

• M-W: 8:15-4:30

•TH: 8:15-5:30 • F: 7:30-5:30

•SAT: 8:15-12:00



EQUAL HOUSING  
OPPORTUNITY

