

UW Oshkosh Credit Union News

UW OSHKOSH CREDIT UNION

2009 ANNUAL MEETING

Our Annual Meeting was held Wednesday June 24, 2009 at the Radford Square Main Office. Our annual meeting was a huge success and this year; we had Great HOT Weather! Over 200 members joined us for good music, good food, and lots of door prizes.

One of our board members was re-elected, congratulations to Ted Balsler. Congratulations to Morris Hampton who was elected to the board and is our new Secretary.

The music was provide by one of our own member Kurt Stein and his band.

Thanks to all who attended!



ANNUAL MEETING

Plans are already underway for 2010's Annual Meeting so be sure to watch the website in 2010 for details.

Hope to see you there!



Volume 7, Issue 2

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Officers & Directors

Scott Chicoine / *President/CEO*

Susan Patchak / *VP-Senior Lender*

Laura LeRoy/ *Operations Officer*

Rick Van Drisse / *Board Chair*

Ted Balsler / *Vice Chair*

Bunny Hansen / *Treasurer*

Morris Hampton / *Secretary*

John Willinghamz / *Director*

Ashay Desai / *Director*

Shawn Kelly / *Director*

MEMBER PRIVACY STATEMENT

The UW Oshkosh Credit Union is committed to protecting your privacy. We are required by law to give you this notice on how we collect, use and safeguard your personal, nonpublic information.

The UW Oshkosh Credit Union collects personal, nonpublic information about you from the following sources:

- Information we receive from you on member applications or other forms
- Information about your transactions with us or others

- Information we receive from a consumer reporting agency and,
- Information we receive when verifying the information you provide to us on member applications or other forms.

The personal, nonpublic information collected is for UW Oshkosh Credit Union use only.

We do not disclose any personal, nonpublic information about you to anyone, except as permitted or required by law.

If you terminate your membership, or become inactive, we will not share any information we have collected about you to anyone, except as permitted or required by law.

We restrict access to personal, nonpublic information about you solely to those employees who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal, nonpublic information.

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Travel Tips You Can Use

Summer is finally here, and it's a popular time for vacations. Whether it's camping up north, a trip to Disney World, or a tour through Europe, there is a lot of time invested in planning your trip. Now that you have your passport, visas, vaccinations, and itinerary in check, the next thing to think about is how you're going to pay for things while traveling. Since we are a university credit union, we have many students and professors who travel and live abroad. Here are some common questions asked by our members, and our answers for them:

Do I need to notify you of my vacation?

Preferably, yes. We need to know where you are going and how long you'll be gone. We like to have this information on file just in case an emergency arises on either end.

Plus, if you plan on using your debit card while on vacation, we will need to put you on our "**Do Not Contact**" list. The reason for this is because if transactions start to show up that are usually out of your normal spending habits, such as international purchases, our debit card processor will put a temporary block on the card until we can confirm that they are not fraudulent charges. However, by notifying us of your trip we will put your card on the list and you will be set for your trip!

Will my debit card work out of the country?

Most likely. Our Debit Cards are run through the VISA network which is accepted in most countries worldwide. We do recommend making sure your card isn't set to expire while you are

on vacation. If you are caught in this situation, you will need to have a family member send the card to you via priority mail.

Can I use my card at ATMS?

It depends on what ATM you go to. Just like in the States, our cards are not accepted at all ATMs. The credit union's cards belong to the PULSE, Shazam & Plus ATM networks, if you do not see these signs or the VISA symbol at the ATM, then your card will not work in that machine.

Also note that many international ATMs do not have the option of withdrawing from checking or savings; all money will be pulled directly from checking. So if you do have to withdraw funds, make sure to budget the withdrawal from your checking account.

***If you do plan on using an ATM during your trip, it's best to use ones in well-lit areas and are found at banks or credit unions. These tend to be the most easily accessible and safe.

Are there fees for using my debit card overseas?

We do not charge members fees for using their debit card internationally. However, many credit card companies do, so if you plan on using any credit cards overseas, make sure to check with the company first. You may have surcharges at an ATM however, in the same fashion as you may have in the US.

What if I am asked if I want to convert the debit card transaction to local

currency?

If a merchant asks if you want to convert the transaction into local currency say NO. When they convert it for you they charge you a fee. Always leave it in American Dollars. We do not have a foreign currency conversion fee.

Besides my debit card, what are my other options for money while traveling?

It is always a good idea to travel with more than one form of travel money. Bring along a credit card, or local currency if going abroad, just in case your debit card is stolen or doesn't work.

If you are traveling abroad, you can purchase foreign currency for **100+ countries** from us, without paying exorbitant fees in airports, hotels or currency exchange outlets found throughout the world. Visit our website or one of our offices for details.

Is there anything I shouldn't bring along on my trip?

YES! Anything that could compromise your identity if your wallet or luggage are stolen such as Social Security Cards, Checkbooks, Library Cards, and any other debit or credit cards that you don't plan on using should be left at home in a safe.



STOP! Before you use an ATM to make a deposit-read this.

Need to get money in your account and can't make it in when we are open? There are night drop boxes/slots at both the main office and the branch in Reeve. These items are posted to your account as soon as we get in the next business day. The Reeve branch has a slot in their door, and the main office has a slot at the front corner of the building in the drive up area. Need an envelope? You can use one from the ATM machine.

If you make a deposit in any ATM

machine, the transaction has to process through the ATM system before it can post to your account, and this can delay the deposit by one or more business days.

If you need to make a loan payment, simply log into your account on [home banking](#) before 8 AM on any business day and make the payment there. Home banking transactions are downloaded each business morning and posted to your account. Please note that the interest is calculated each evening after your account is

updated online, so if you are paying off a loan, the amount may be off a few cents. Of course, you can always call the credit union (920) 424-3282 during regular business hours and we can transfer the funds to make your payment for you.

One other (more expensive) option is to wire the funds from one account to another. Fees will be charged on both ends, check with both financial institutions for costs and availability.

University of Wisconsin Oshkosh Events

Mark your calendars for some exciting events coming up this fall!

Fall Fest

September 25th and 26th

Fall Fest begins with the annual Fish Fry on Friday night, followed by carriage-drawn tours through campus. Saturday begins with *Breakfast with the Chancellor* where parents and students can have a meet and greet with the administrators of the university while enjoying a hearty breakfast.

Then head over to the Riverside Park for the 4th Annual Dragon boat Races! Come watch different teams from throughout the

community take each other on in this very exciting event. All proceeds go to sponsor Student Activities at UWO and the YMCA Strong Kids Campaign.

In addition, there will be activities for children, a family festival, music, games and of course food! Admission is free, so stop by and cheer on your favorite team!

Interested in putting a team together? Visit www.uwosh.edu/dragonboat for more information.

Homecoming

October 10th - 17th

Just as every year, there are events all throughout campus during the week of Homecoming such as Hands on Oshkosh, Student Talent Show, a Major Comedian, not to mention the Pre-Game/Tent City celebration following Saturday's parade at the Stadium. The theme this year is **Xtreme Titan Games!** So stop by the stadium this year and see Titan teams challenge one another Xtreme style! Whether you're a student, staff, faculty, alumni, or someone in the Oshkosh community, there's fun for all! -Check the Homecoming website for updates in the coming months.

www.homecoming.uwosh.edu



Vacations: Getting There Can Be Fun, Too.

If you and your family are planning to hit the road this summer, you may already be thinking about what you'll do once you arrive at your destination. But take some time to plan for the drive, too. Some ideas for fun in the car may make for a more pleasant — and safe — trip.

- The driver's attention should stay focused on the road, not the backseat. To keep a driver from being distracted, set some rules for behavior in the car before you leave; for example, wear seat belts at all times, no screaming.
- Before the trip, let your young children help you put together an entertainment kit for the car with games, books, crayons and toys. But make sure all items are lightweight and secured so they don't pose a danger in case of a collision.
- Play recorded children's stories and songs or let older kids

choose the radio station (or listen to a cassette or CD player with headphones.)

- Road games, such as "Twenty Questions" or "I Spy," can also help keep children occupied. Many popular board games are available in smaller magnetic versions for travel.
- Your children can participate in planning the vacation as they ride by picking a restaurant to stop at or an activity to do once you've arrived. If driving conditions permit, consider allowing any newly licensed or permitted drivers to take the wheel for short periods. It will give them a chance to practice their new skills and give the driver a break.
- Stop every two hours for 10 to 15 minutes to allow your children to expend some pent-up energy, and so you can stretch your legs.

- Bring pillows so that your children can doze off more comfortably, but keep them buckled up!

Liberty Mutual has been helping people live safer, more secure lives for 90 years. Liberty Mutual insurance coverage's are available to UW Oshkosh Credit Union members through Group Savings Plus®. This group discount program provides top-quality, affordable auto, homeowners and renters insurance through the convenience of electronic fund transfer or direct billing at home. For more information about this program, please call Chris Schliepp at 920-749-9799 Ext 56959 or visit the web site at www.libertymutual.com/lm/christopherschliepp.

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(920)424-3283

Web: www.uwosh.edu/creditunion
Email: uwoshcu@uwosh.edu

ATM's
Radford Square
Reeve Memorial Union
Clow Social Science Center



- Monday September 7th
Labor Day



Grill'n & Chill'n" Campaign

We're happy to announce the next Debit Rewards Program campaign. The "Grill'n & Chill'n" campaign will run from July 1 through September 30, 2009. Simply use your debit card between those dates for the chance to win a gas grill and \$150.00 worth of Omaha Steaks®, a total value of \$500.00.

of the campaign period, one first place prize winner will receive a wheeled-cooler, insulated tumbler set, and a \$50.00 Dairy Queen® gift card, total value of \$300.00, and one grand prize winner will receive a gas grill and \$150 worth of Omaha Steaks®, a total value of \$500.00!



Now that's grill'n!

Each month of the "Grill'n & Chill'n" campaign, **six** lucky winners will receive a picnic basket, valued at \$50.00. At the end

Sharon Retired



Sharon retired on Friday May 29, 2009 after more than 25 years of service to UW Oshkosh Credit Union. We miss her but we also wish her well in her new job; relaxing!

"Don't simply retire from something; have something to retire to."
-Harry Emerson Fosdick