

# BURLINGTON CROSSINGS

A Message From La Crosse Burlington Credit Union

## October 2014

### "Having a Ball in the Fall!" Loan Special!

LBCU's "Having a Ball in the Fall!" Loan Special with a rate as low as 1.66% APR for new vehicles only for up to 60 months and a rate as low as 3.66% APR for 61-84 months with 90% financing of MSRP. Used (2008-2013) vehicles and New and Used (2008-2013) recreational\* collateral with a rate as low as 2.66% APR for up to 60 months with 90% financing of NADA retail value. Rates subject to change! Special is for new money only!



\*Recreational includes: ATV's, Boats-Motors-Trailers, Campers, Jet Skis, Motorcycles, RV's, and Snowmobiles.

### International Credit Union Week

International Credit Union Week is the one time when credit unions all over the world join together to celebrate the impact they have on credit union members' daily lives.

This year's theme is:  
**Local Service. GLOBAL GOOD!**  
International Credit Union week is October 13<sup>th</sup> - 17<sup>th</sup>!

We invite you to stop in on October 16<sup>th</sup> for our International Credit Union Day celebration! It's our opportunity to thank you for your loyalty and dedication to your credit union. Please join us for our tailgate party!! It will be our pleasure to treat you to food and refreshments! We'll also have a door prize drawing for the general membership and the Kids Klub members!



### Are you ready for some Football?

Show your spirit for your favorite football team and purchase a \$1 football for our fall Children's Miracle Network Hospitals (CMNH) fundraiser! Let's see which team has the most generous fans! CMNH and the children appreciate it! ☺

### Question of the Quarter?



**Q: HOW CAN YOU MAKE 2015 THE YEAR YOU WIN THE SUPER BOWL EXPERIENCE OF A LIFETIME?**

**A: Use your LBCU VISA credit card between September 1<sup>st</sup> and November 30<sup>th</sup>, 2014 to be automatically entered for a chance to win!! See details at [visa.com/nflpromotion](http://visa.com/nflpromotion).**

You could win a trip for 2 to Super Bowl XLIX in Arizona, attend the head coaches' press conference, take part in the on-field postgame celebration, and meet an NFL player!!

## Fourth Quarter



**Life Savings Insurance Termination Letter to Members before January 1, 1992 only!!**



Dear Member:

At CMFG Life Insurance Company (CMFG Life), we regularly evaluate our products to ensure we are delivering value to the credit unions and members we serve. Due to a significant decline in demand from credit unions and their members, we have made the difficult decision to exit the Life Savings product currently offered to you through La Crosse Burlington Credit Union. Life Savings was developed more than 75 years ago and has been in a steady state of decline for the last several years. Life Savings is structured as a monthly policy where the credit union pays the premium for each month, rather than building equity over time.

**Per the terms of the group policy issued to your credit union, your Life Savings insurance will expire on December 31, 2014.**

This insurance has been provided at no direct cost to you for eligible deposits. Coverage on existing eligible deposits will cease on January 31, 2015. That means, if you should pass away on or before January 31, 2015, your beneficiaries should submit a claim with your credit union immediately.

We know many of you value the peace of mind and security that life insurance provides. That's why we wanted you to know you can convert your Life Savings coverage to a guaranteed issue Primary Protection Plan, underwritten by CMFG Life. This new policy would provide life insurance coverage up to \$2000. If you decide to take advantage of the conversion option, you must apply by January 31, 2015. You will be responsible for premium payments, and your new policy will be effective after you complete the application process. Your premiums will be based on your age at time of application.

Conversion is simple. Just request, complete, and return an application with your first premium payment directly to CMFG Life by January 31, 2015 in order to receive coverage. To request the application, call 855.728.5205 to speak with a fully licensed insurance representative. Our staff will review your situation with you and provide guidance to ensure you have the right type and amount of insurance protection for you and your family based upon your current and future needs.

Please contact CMFG Life at 855.728.5205 with any questions.

Sincerely,

Jim Power  
Executive Vice President, Chief Products Officer  
CUNA Mutual Group



# Christmas Club 2014



Good news for Christmas Club Members!

Your final dividend will be posted during end of month processing on **Friday, October 31<sup>st</sup>**, and the balance of your Christmas Club will be transferred into the share (savings) or share draft (checking) account that you selected when you opened the account! **Funds will be available to withdraw on Monday, November 3<sup>rd</sup>**.

Please call if you would like a check mailed to you.

**\*\*Note\*\*** Payroll deduction, automatic transfer, and ACH deposits to your Christmas Club will continue after October 31<sup>st</sup>! If you want to change the amount or stop your deposit to Christmas Club, please contact the credit union.

## Christmas Club 2015!

Save for Christmas 2015 the easy way! With the high price of gift giving, Christmas can be stressful if you're not financially prepared. Our Christmas Club is a convenient way to save all year. You determine the recurring amount you want to deposit and the frequency of the deposit (ie. weekly, monthly). You're not penalized if you miss a deposit; however, there is a \$10 penalty for early withdrawal. **The rate for the Christmas Club 2015 is .25%**, with an annual percentage yield of .25%.



## Hat and Mitten Drive



Once again, the 7 Rivers Region Chapter of Credit Unions, will join together this fall to collect hats, scarves, gloves, and mittens for needy children in the area. From November 1<sup>st</sup> to December 8<sup>th</sup>, credit union members are encouraged to drop off their generous donations at the La Crosse Burlington Credit Union. Our lobby will feature a "hat and mitten" tree. Donated "new" items will help to decorate the tree and remind others to contribute. These much needed items will then be donated to the North side schools to distribute to the children to keep them warm this winter!

## Holiday Closings



Thursday, November 27<sup>th</sup> – Closed All Day  
Thanksgiving Day

Friday, November 28<sup>th</sup> – Closed All Day  
Day after Thanksgiving

Wednesday, December 24<sup>th</sup> – Closed at Noon  
Christmas Eve Day

Thursday, December 25<sup>th</sup> – Closed All Day  
Christmas Day



Wednesday, December 31<sup>st</sup> – Closed at Noon  
New Year's Eve Day



Thursday, January 1<sup>st</sup> – Closed All Day  
New Year's Day



**Credit Unions...  
It's *Better* Over Here!**

## CONGRATULATIONS ERIN DIEL!

On Friday, September 12<sup>th</sup>, **Erin Diel** celebrated **three years** of service with the credit union. Erin is our **Member Service Specialist, ATM/Debit Card, ACH, Share Draft, and Loan Processor**. Thank you, Erin, for your hard work and dedication, and for the outstanding service that you continue to provide to our members! Congratulations!

## Mission Statement

La Crosse Burlington Credit Union is a non-profit, member-owned, financial organization. We will strive to provide financial services, education, and the long-term stability of the credit union by:

- Encouraging thrift among our members
- Creating a source of credit at a fair and reasonable rate of interest
- Helping improve our members' financial condition
- Providing excellence in member service through a prompt, friendly, and knowledgeable staff
- Promoting the uniqueness and philosophy of the credit union system.

LA CROSSE BURLINGTON CREDIT UNION  
1735 CREDIT UNION COURT  
LA CROSSE, WI 54603



LOCAL TELEPHONE (608) 781-5040

TOLL FREE PHONE (888) 367-5228

TOLL FREE PHONE (888) FOR-LBCU

FAX (608) 781-5041

TOLL FREE TELEPHONE BANKING (866) 751-0436

INTERNET BANKING ADDRESS: [www.forlbcu.com](http://www.forlbcu.com)

E-MAIL: [lbcu@centurytel.net](mailto:lbcu@centurytel.net)

### HOURS

MONDAY – FRIDAY 9:00 - 4:30

## Staff

Dorothy Hannon - President

Erin Diel – Member Service Specialist, ACH, ATM/Debit, Share Draft, and Loan Processor

## Board Members

Tim Irish, Chairperson; Michael Connors, Vice Chairperson; Mike Pauly, Treasurer; Mike Koziara, Secretary; and directors Doug Fischer, Josh Maxwell, and Mark Terpstra.

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency