



★ Star News ★
Quarterly News Letter

GOOD THRU



Summer 2016

Great News! The Chip is Coming!
 We are happy to announce the upcoming arrival of our new Visa EMV Chip Credit Cards! These new cards will be issued to all Visa credit card holders in mid-August. Your new cards will look very different and have a different number than your current card.

With your new EMV Chip card, you will have the ability to make purchases at EMV enabled merchant terminals and also when traveling outside the U.S. The terms of your new card will not change.

We are determined to make available to our members the most secure and up to date products available. As this change takes place, please be sure to contact us with any issues or concerns you may have.

Annual Meeting

Thank you to everyone who helped to make our Annual Meeting a huge success! Your support of the raffle allowed us to make a donation to the Waterloo Fire & EMS Supporters for \$500!

April was National Credit Union Youth Month and our theme for the annual meeting was Credit Union Strong! We combined the two this year and invited all our youth members to join us. We had a good turnout and everyone seemed to enjoy the games and prizes.

Thank you to all our generous donors:
 Cherry Creek Financial Services
 Market Place Home Mortgage
 Focused Tax Solutions
 Big Guy's BBQ

Reminder: Our offices will be closed in observance of the following holidays ~

Independence Day – Monday, July 4th
 Labor Day – Monday, September 5th





If you are traveling this summer and are planning on using your Avestar Debit or Credit cards, please call us at 920-478-2151 to ensure that you don't have any issues with your card while away from home.

Take a tip from Forbes! With longer days, better weather & relaxed attitudes, summer is a great time to amp up some savvy habits. Here are a few quirky ways to save some extra money this summer:

1. Pick one habit to down size, like a weekly download from Apple or a monthly video purchase.
2. Start a lunch club and brown bag it. One day a week everyone should bring in something to share.
3. Take advantage of free concerts. Waterloo has plenty to offer. The library also shows free movies.
4. Skip Starbucks and make the most bomb iced coffee at home. Throw iced coffee cubes in a mason jar with milk and sugar. By the time you reach work it will be ready.
5. Try having a no-money Monday. Or Tuesday. Or Wednesday.
6. Plan a potluck with friends, instead of going out to a restaurant.
7. Up your 401 (k) by 1%.
8. Ditch the gym and workout outside or watch You Tube videos

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We have quite a few Anniversaries to Celebrate this quarter!!

July Stars are:

- Diana DeLaCruz – 2 yrs
- Jessica Schwartz – 19 yrs
- Haily Soldner – 4 yrs

Our August Star is:

**Rachel Mc Carthy
10 Years!**

September Stars are:

- Carley Burbach – 8 yrs
- Sarah Schwartz – 7 yrs
- Beth Haseleu – 28 yrs



Attention College Students!

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Under loans



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Branch Locations

125 W. Madison St.
Waterloo, WI 53594

810 N. Monroe St.
Waterloo, WI 53594

701 W Main St., Suite 179
Marshall, WI 53559

(920) 478-2151

Shared Branch Locations

Credit Union Express Branch
3809 E. Washington Ave.

Heartland Credit Union
5325 High Crossing Blvd.
105 Enterprise Dr. (Verona)

For more locations locally and nationwide visit our website or call 1-800-919-2872