



We Are Here To Help

To Our Members

These certainly are unprecedented times. This newsletter is being written and printed during the first week of the month-long "Safer at Home" order enacted by Wisconsin Governor Evers.

We have great concern for the health and safety of you, our members, and the impact it will have on our community. To help reduce the spread of COVID-19 we closed our branch lobbies and are completing transactions through the drive-up.

The well-being of you, our employees, and our community is our top priority. We have put together relief programs to help you navigate this time and we have real people with real solutions to listen and help you make a plan. These programs, along with helpful information can be found on our website. Look for the "We're Here for You" resource page on bhccu.org or click on our banner on our homepage.

If you are facing financial challenges, please reach out to our Contact Center at 800-779-5555 to get individual assistance. We are prepared to make sure you are prepared.

We want to take this time to thank all of you for being so understanding while the way we all do business changes. We appreciate your patience while waiting in drive-up lines at our branches. We also appreciate that you care about our employees and are sharing your kind comments. We can flatten the curve. We are here for you and thank you for being here for us.

Please sign up for our new text message service to get current updates from us delivered directly to you phone.



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Happy EASTER

Wishing you and your family all the joy and wonder this special holiday brings.

We will be closing at 12:30 pm on April 10th for Good Friday.

From the 2020 Olympics to shows on Broadway many events have been cancelled or postponed around the world due to COVID-19.

Please watch our website for a list of upcoming events as the need for social distancing diminishes.

Board of Directors

Mary Frederick, Chairperson
Sue McGinniss, Vice Chair
John Jenks, Secretary
Steve Knox, Treasurer
Tim Silha, Director
Edmund Halabi, Director
Sarah Fegre, Director
Glenn Lea, Director Emeritus
Eric Entringer, Associate Director
Tim Cullen, Associate Director



Coming Soon to Blackhawk: Contactless Credit Cards

Soon you will be able to “tap and go®” when making a purchase using your Visa® contactless credit card from Blackhawk. The contactless cards will allow you to make payments without the need to swipe, dip or insert your card.

Contactless payments represent a fast-growing payment method that makes checkout a snap! Your payment is processed in seconds and has the same dynamic security as chip cards. Watch for more information coming soon.

Here’s all you need to know in 3 simple steps:



1. Look

Find the contactless symbol at checkout.



2. Tap

Tap your contactless card on the checkout terminal.



3. Done

Your payment is processed in seconds!

A strong start for Local First in 2020

Our Local First Credit Card was introduced in November of 2019 and has been received with much excitement! The Local First card was created to give you another great way to make a difference in your community. Each time you open or transfer to a Local First Credit Card, Blackhawk will donate \$10 to a local non-profit, and additional donations are generated with the cards use.

Agrace Hospice & Palliative care was selected as our inaugural recipient for 2019-2020. With almost 300 cards opened since the program launched, we are off to an extraordinary start! Open your Local First Credit Card today and help us continue into 2020 with a roar! Keep a look out for our Local First commercial on NBC 15 soon!

LEGACY UPDATES

A Legacy Built by Generations

For many Janesville-area families, careers at General Motors spanned across multiple generations. The Bell family was no exception. Walter E. Bell originally worked for Samson Tractor and was hired at the plant in 1925, when Chevrolet was the name on the building. Walter retired in 1951. His son, Leland W. Bell, worked for General Motors when the plant was manufacturing Oldsmobiles, which was later converted to artillery shell production during World War II. His son, Jerry Bell, worked at the Janesville General Motors plant from 1977 until 1982 when he transferred to Shreveport, LA. In 1997, he returned to the Janesville General Motors plant before retiring in 2007.

This family is one of many generational stories waiting to be told. We welcome you to share your story with the Legacy Center Director, Dona Dutcher at 608-314-1409 or ddutcher@bhccu.org.



Shred Days

It's springtime and you know what that means – Shred Days! The document destruction company, Shred-It, will be at Blackhawk to offer free shredding services to dispose of any paper clutter you may have accumulated throughout the year. You can bring in your old checks, financial statements, and other paper documents you want to safely destroy. Please place the items in boxes or bags (no paper clips, please) and stop by one of our branches between 9 am – 12 pm on the dates indicated. We'll bring the snacks!

This newsletter is being printed during Wisconsin's 'Safer at Home' order so we urge you to check our website, bhccu.org or call our contact center at 800-779-5555 to confirm the dates listed below.

Friday, May 8

701 S. Janesville Street, Milton

Saturday, May 16

3012 Deerfield Drive, Janesville

Friday, May 29

1525 US Hwy 51-138, Stoughton

Saturday, May 30

1545 Center Avenue, Janesville

Friday, June 5

500 Public Avenue, Beloit

Saturday, June 6

2640 W. Court Street, Janesville

Saturday, June 6

7180 75th Street, Kenosha

Saturday, June 13

1116 E. Geneva Street, Delavan





Snow Daze in Kenosha

It was a fun, yet very cold day in Kenosha for the Snow Daze festival, but that did not prevent people from stopping to guess how many pennies were in our ice sculpture, named Penney! Just for fun, guess how many pennies it had in it. Email our Marketing Director, CeeCee Philipps at cphilipps@bhccu.org for the answer and be sure to mark your calendars and join us in Kenosha at these upcoming events:

Thursday, June 18, 2020

Kenosha YMCA Food, Folks, & Spokes

Friday, June 19, 2020

Ice Cream Social at the Kenosha Branches



Penney, our ice sculpture pig. Can you guess how many pennies were frozen inside?

Cyber scammers are seeking new ways to compromise your privacy, finances, and identity. The latest scam arrives via a text message to your mobile phone and uses PayPal as the bait. If you click on the link in the text, you are taken to a phishing site that looks almost identical to PayPal's login page. If you enter your information, you have just given the scammers access to your username, password, and other private account information. To protect yourself, remember these tips:

- NEVER click on links in a text message or an email you were not expecting.
- If you are being asked to login to an account or online service, navigate directly to that page and login rather than clicking a link.
- Do not reuse passwords.

STOP. LOOK. THINK.
Don't be fooled!

Disclosure Change Notice for Our Members

Changes have been made to our disclosures to clarify the "Available" vs. "Actual" balance on your Blackhawk accounts. Available balances may be lower than actual balances due to funds held for debit card transactions authorized by you, deposited checks being held in accordance with our Funds Availability Policy, or governmental holds such as garnishments, levies, etc.

"Consent to contact" language has also been added to help clarify our right to contact our members, and your rights as a consumer regarding the consent to contact.

Changes are being made to our Funds Availability Policy Disclosure, effective July 1, 2020. The amount of funds available on the first business day after the day of your check deposits will increase from \$200 to \$225. In addition, the amount available for withdrawal on the second business day after the day of your check deposit will increase from \$5000 to \$5525. Exceptions and longer delays may apply.

For a copy of the changes please contact our Director of Compliance, Julie Gietzel at jgietzel@bhccu.org.

County Credit Union's Routing Number will retire on May 31, 2020

Please immediately shred all checks with the old routing number of #275978239, begin using checks with the **new routing number #275978048** and change all automatic withdrawals and deposits to include:

- Blackhawk Community Credit Union ABA/Routing Number: 275978048
- Savings Account: 6-digit number
- Checking Account: 13-digit number





BLACKHAWK COMMUNITY
CREDIT UNION'S

55th Annual Meeting

date will be announced once Wisconsin's 'Safer at Home' order has concluded. We will announce the date on our website, in our statements and via text message.

Feel free to call our Contact Center for more information at 800-779-5555.

55 YEARS REASONS



Mark your calendars to attend a FREE Budget Workshop

Thank you to the many members that attended our first 2020 Budget Workshop in February. Understanding your budget allows you to create a spending plan for your money, and it ensures that you're prepared for the things that are most important to you.

Our workshops are a safe place to learn about proven methods that work for saving money and improving your credit score. Based on your feedback, we have scheduled more free workshops which offer a fresh approach at identifying and achieving personal financial goals in 2020.

Please join us by registering today! Complimentary food and refreshments will be served.

DATES:

June 17 6:30 pm-8:30 pm
October 3 9:30 am-11:30 pm
November 7 9:30 am-11:30 pm

LOCATION:

Community Room at
2640 W. Court Street, Janesville

REGISTER:

Visit our website to register online at bhccu.org, call 608-314-1556 or email nmandell@bhccu.org.



Meet Nancy Mandell, who is passionate about helping people. She has over 15 years of experience doing just that.

Contact Nancy today at: nmandell@bhccu.org.

Annual Notice Regarding Non-Visa PIN-Less Debit Transactions

To ensure debit card users are notified, Visa® requires us to post the following information. Your transactions may not be processed as Visa transactions within a specified ATM network.

You may use your Visa debit card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Pulse ATM network(s).

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure, will not apply to transactions processed through non-Visa networks.

Please contact us with any questions you may have regarding this notice at 800-779-5555.

Privacy Policy Notice

Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed, and you may review our policy and practices with respect to your personal information at www.bhccu.org/privacy. Or, we will mail you a free copy upon request when you call us at 800-779-5555.

Senior Management Team

Sherri Stumpf, CEO
sstumpf@bhccu.org

Matt Wohlers, SVP Finance, CFO
mwohlers@bhccu.org

Caroline Redmann, SVP Operations, COO
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David Schalk, SVP Lending, CLO
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Matt Krauter, SVP New Markets
mkrauter@bhccu.org



Spring Recipe

Favorite Spring recipe from employee Kathleen Worrall

Pineapple Bars

1 cup butter

1 cup sugar

2 cups flour

Combine like pie crust. Pour half into the bottom of a 9x13 pan. Save the rest for the topping. Set aside.

1 can 20oz. crushed pineapple

1 cup sugar 1 egg

2 tbsp cornstarch 1 tsp vanilla

Combine all ingredients into a large sauce pan and heat until it becomes thick. Let cool then pour onto crust and sprinkle remaining topping across the top.

Bake at 350° F for 30 minutes. Cut into squares and serve.

Thank You We'd like to recognize Blackhawk member Adam Baker, who provided the beautiful spring photo featured in our front-page header. Thanks, Adam, for sharing your talents with us!



Smart Advice. Friendly Service.
Locally Owned.

608-755-6065 800-779-5555

www.bhccu.org



Federally Insured
by NCUA

Janesville – Eastside
2704 E. Milwaukee St.

Janesville – Westside
2640 W. Court St.

Beloit
500 Public Ave. Ste. 101

Milton
110 Parkview Dr.

Edgerton
1009 N. Main St.

Janesville – Northside
3012 Deerfield Dr.

Janesville – Southside
1545 Center Ave.

Delavan
1116 E. Geneva St.

Stoughton
1525 US Hwy. 51-138

Kenosha
7180 75th St.


Kenosha
925 59th St.


Kenosha
625 52nd St. Room 108