

THE messenger



Opening the Door to More NEW BRANCHES ARE NOW OPEN

As a member-focused financial cooperative, we want to help as many people as possible enjoy the financial success and convenience we can offer here at Blackhawk. We're pleased that we can now do even more for the communities we serve, thanks to a new branch in Kenosha, a brand-new building for our Edgerton branch, and a pending merger with Kenosha County Credit Union.

New Kenosha and Edgerton Locations Are Open

Upon wrapping up construction this fall, we eagerly opened our doors to the fresh design and member-friendly convenience of two new locations: Edgerton at 1009 N. Main Street (right down the road from our previous branch) on October 23 and Kenosha at 7180 75th Street on November 13.

We're already hearing great feedback and we welcome you to stop in and look around if you haven't already. Don't worry – you haven't missed out on the official grand opening celebrations! Since our Edgerton branch shares a building with the Edgerton Pharmacy & Boutique, we will wait on that celebration until the entire building is open for business. The Kenosha branch will be hosting a series of small events leading up to a springtime grand opening celebration. Stay tuned for the exciting details.



New Kenosha (top) and Edgerton (bottom) locations are open

Kenosha County Credit Union to Join Blackhawk

We are very happy to announce that Kenosha County Credit Union has voted to approve a merger with Blackhawk, which will take effect on January 1, 2018, with a systems merger scheduled in the spring. Since both credit unions share a strong commitment to our Kenosha communities, we look forward to being able to make an even bigger difference together. We warmly welcome all members of Kenosha County Credit Union to our family!



In This Issue

Tax Time Is Around the Corner
Employee Milestones

Blackhawk Scholarship
Get Fiscally Fit
Savings Challenge

Home Buyers Seminar
Twelve Days of Giving
Annual Meeting

Flying South for the Winter
Bus Tour to Hamilton in Chicago

Winter Calendar of Events

| | |
|-----------------|---|
| January 1 | Closed for New Year's Day |
| January 15 | Closed for Martin Luther King, Jr. Day |
| January 25 | Forward Janesville Awards Banquet Luncheon |
| January 27 | HealthNet Pairings That Please |
| January 27 | ECHO – A Chicken Boy Production |
| February 3 | Children's Miracle Network Bowl-A-Thon |
| February 10 | Boys & Girls Club Pheasant Hunt |
| February 16 | KANDU Grapes & Hops |
| February 17 | Project 16:49 Lip Sync Battle |
| February 19 | Closed for Presidents Day |
| February 24 | Home Buyers Seminar |
| February 24, 25 | South Central Wisconsin Builders Association Home Show |
| February 28 | American Heart Association's Go Red for Women® Luncheon |
| March 3 | Agrace Sips & Sounds |
| March 8 | Zonta International Women's Day Luncheon |
| March 9 | KANDU Fish Fry and More |
| March 11 | Daylight Saving Time Begins |
| March 12 | BHCCU Scholarship Applications Due |
| March 16 | Cornerstone of Hope Daddy Daughter Dance |
| March 23 | KANDU Fish Fry and More |
| March 24 | ECHO Swing into Spring Dance |
| March 31 | Milton Area Chamber of Commerce Easter Egg Scramble |

Tax Time Is Around the Corner – Luckily, Help Is Too!

Tax season is coming, but it doesn't have to bring stress along with it. Blackhawk offers three easy ways to help you save time, money and hassle during this hectic time of year. Simply take advantage of:

20% Savings on Face-to-Face Tax Preparation

Let Liberty Tax Service take tax preparation off your hands – at 20% off! We've partnered with this professional tax preparer so you can sit back, relax and minimize stress. Simply ask for the "Blackhawk Member Only" coupon for your 20% discount or pick one up at any Blackhawk Community Credit Union branch location.



Online Convenience Through TurboTax

If you prefer to file online, visit our website at www.bhccu.org, and click on the link to use TurboTax® and receive a credit union discount. This helpful tool walks you through the tax preparation process for greater ease and accuracy.

Unsecured Loans

Awaiting a tax refund and want the cash now? Need a little more cash cushion for your tax bill? We'll provide the money you need – right when you need it most! Just ask about our Signature Loans or Kwik Cash.

Direct Deposit: THE EASY WAY TO GET YOUR TAX REFUND

According to the IRS, eight out of ten taxpayers get their refunds by direct deposit. And with good reason – it's fast and secure, as it keeps your refund check from getting stolen or lost in the mail. Plus, it's easy to do! All you have to do is know the deposit information to provide.

Here are your need-to-know numbers:

Routing Number

Account Number

Board of Directors

- Mary Frederick, Chairperson
- Marge Fenrick, Vice Chairperson
- Shannon Riley, Secretary
- Tom Osmond, Treasurer
- Edmund Halabi, Director
- John Jenks, Director
- Tim Silha, Director
- Glenn Lea, Emeritus Director
- Victor Corro, Associate Director
- Sue McGinniss, Associate Director
- Sarah Fegre, Associate Director

SAVINGS:

Blackhawk Routing Number: **275978048**

Simply use your **Member Number**

CHECKING:

Blackhawk Routing Number: **275978048**

Account Number is the 8 or 13 numbers located next to the routing number

Please also make sure that the name(s) on your tax return matches the name(s) on your account. If you have questions, we're happy to assist you at 800-779-5555.

Celebrating Our Employee Milestones

Our Blackhawk employees are known for going the extra mile, so we'd like to recognize them for their milestones! In December, we celebrated our employees' years of service and recognized special anniversaries with us. Please join us in congratulating all of these employees and thanking them for all they do for Blackhawk and our members!

5 YEARS

Sheryl Nieman
Caroline Redmann
Jason Current
Catherine Blakley
Sarah Draxler
Glen Neeley
Nikki Venable
Nicholas Livingston
Matthew Wohlers
Jeffrey Cross

15 YEARS

Melissa Little
Dona Dutcher
Patti Droessler
Marci Myers
Kathleen Pelton
Rosemary Gerarden

20 YEARS

Loxanne Herwig
JoAnne Wilson

10 YEARS

Stephanie Tracy
Penny Kuhlman
Penny Schultz
Amanda Cook
Justine McGuire
Rachel Snow
Michele Sullivan

40 YEARS

Monica Wellen



Take a Blackhawk Scholarship to College

APPLY BY MARCH 12, 2018

There are a lot of things you'll need to take to college, but money probably tops the list. To help you with the growing costs of higher education, Blackhawk is once again awarding over \$13,000 in scholarships to this year's high school seniors. We encourage you to apply today!

- Scholarship applications are available online at www.bhccu.org and at all branch locations.
- Eligible applicants include seniors at high schools in Rock, Dane, Jefferson, Walworth, Green, Kenosha, Racine and Waukesha counties in Wisconsin, as well as Winnebago and Boone counties in Illinois.
- Applicants must be members of the credit union to be eligible.
- Applicants will be chosen based on their overall academic performance, references and written essay.
- Applications must be received by March 12, 2018, for consideration. The Scholarship Committee will review all applications and select the recipients. Good luck!



Blackhawk Partners with Local Kenosha High School

NEW ATM AND FINANCIAL EDUCATION

Blackhawk is the "new kid" at Kenosha's Indian Trail High School and Academy (ITA). Along with installing a convenient new ATM in the school in August, we've also partnered with the communications and business programs to participate in students' personal finance classes.

"With the recent opening of our 75th Street branch location, we're committed to giving back to the Kenosha area like we do in all of the communities we serve," said Matt Krauter, Blackhawk's Senior Vice President, New Markets. "Getting involved in the schools and helping improve financial literacy is a big part of that."

The new ATM at ITA fills a gap to offer easy account access – which is surcharge-free for over 50 Blackhawk members in the school, as well as countless other members of partnering credit unions in the surcharge-free network. Blackhawk's participation in financial education, including life simulations through Reality Check, is also designed to make life easier and more successful for students by teaching them lessons they can apply to the real world.

"This is only the beginning of Blackhawk's relationship with ITA and Kenosha schools," Krauter said.



Get Fiscally Fit in 2018 with Our 52-Week Savings Challenge

Hoping to make your finances stronger than ever this year? Our 52-Week Savings Challenge can help you get your savings in shape! By participating, you'll save money every week and even have the chance to double your money at the end of the challenge.

The idea is simple: Open a Challenge Savings Account and deposit \$1 on week one of 2018, followed by \$2 on week two, \$3 on week three, etc., until you reach week 52, when you make your last deposit of \$52. Your final balance at the end of the year is \$1,378.

Open your Challenge Savings Account today and earn 3.00% APY!** For more details or to get started, simply call us at 608-755-6065.

**Federally insured by NCUA. APY=Annual Percentage Yield. One Challenge Savings Account per member. No purchase necessary. Sweepstakes odds depend on number of entries. For full contest rules, see a Member Advisor. Sweepstakes ends December 31, 2018. Sponsor: Blackhawk Community Credit Union, PO Box 5366, Janesville, WI 53547.

| WEEK* | DEPOSIT AMOUNT | ACCOUNT BALANCE |
|-------|----------------|-----------------|
| 1 | \$1 | \$1 |
| 10 | \$10 | \$55 |
| 20 | \$20 | \$210 |
| 30 | \$30 | \$465 |
| 40 | \$40 | \$820 |
| 50 | \$50 | \$1,275 |
| 52 | \$52 | \$1,378 |

*Not all 52 weeks are displayed on the chart above.



Opportunity Knocks

JOIN US FOR A FREE HOME BUYERS SEMINAR

When: Saturday, February 24, 2018, from 10 am – 12 pm

Where: Court Street Branch (Community Room), 2640 W Court Street

Cost: FREE

Register at: 608-314-1101 or newhome@bhccu.org (Hurry, space is limited!)

As the top mortgage lender in Rock County, Blackhawk can help you make that new house a home. Start by signing up today for our free Home Buyers Seminar! We've built a team of professionals to guide you through the home buying process in this three-part class:

- **Financial considerations** – presented by the BHCCU mortgage team
- **Buying from a real estate agent's perspective** – presented by a local agent
- **The importance of a home inspection** – presented by a local home inspector

Our interactive class includes worksheets to help you determine how much you can afford and what you'll need in savings to purchase your home. Complimentary food and refreshments will also be served. We hope to see you there!

Register by February 16, attend the seminar and receive a \$25 Home Depot® gift card!



The Twelve Days of Giving

A SEASON TO GIVE WHAT REALLY COUNTS

At Blackhawk Community Credit Union, community isn't just our middle name. It's our commitment to you and our local communities – and that's what our recent Twelve Days of Giving event was all about.

Blackhawk staff at 12 different branches chose a local organization near and dear to their heart, identified its greatest needs and then asked members to join in donating the items that particular organization needed most. We asked members for donations over the 12 days between December 7-22, and they answered the call with resounding generosity and enthusiasm!

Thank you for joining us in the true spirit of giving and helping us make such a big difference in our communities. Blackhawk is excited to announce that an additional \$5,000 donation is being given to the charity with the largest donations. Visit www.bhccu.org to see the winner!



Some of the many displays at our branches (from left to right): Delavan, Kenosha 75th St., Court St., Deerfield Dr. and Milton

| | | | | | |
|---|--|---|---|---|--|
| <p>Day 1 COURT ST. BRANCH JANESVILLE SCHOOL DISTRICT'S Homeless Elementary School Children</p> | <p>Day 2 MILWAUKEE ST. BRANCH PROJECT 1649</p> | <p>Day 3 DEERFIELD DR. BRANCH eliminating racism empowering women ywca</p> | <p>Day 4 SOUTHSIDE BRANCH BOYS AND GIRLS CLUB OF JANESVILLE</p> | <p>Day 5 MILTON BRANCH MILTON FOOD PANTRY</p> | <p>Day 6 DELANAV BRANCH TWIN OAKS HEARD FOR THE VOICELESS</p> |
| <p>Day 7 EDGERTON BRANCH EDGERTON TEEN CENTER</p> | <p>Day 8 STOUGHTON BRANCH STOUGHTON FOOD PANTRY</p> | <p>Day 9 BELOIT BRANCH CARITAS Department of Religious Life Center</p> | <p>Day 10 PARKER & CRAIG HIGH SCHOOL BRANCHES PARKER & CRAIG CLOSETS</p> | <p>Day 11 KENOSHA CITY EMPLOYEES BRANCH WOMEN AND CHILDREN'S HORIZONS Advocating for Victims of Domestic and Sexual Violence</p> | <p>Day 12 KENOSHA 75TH ST. BRANCH TWIN OAKS HEARD FOR THE VOICELESS</p> |

YOU'RE INVITED TO Our 2018 Annual Meeting

It's that time of year again – the Blackhawk Annual Meeting! We welcome you to join us for this noteworthy event, which is meant to update you on all the latest at your credit union and also thank you for your membership with food, fun and giveaways. Here are the important details:

Sunday, April 29, 2018
11:30 am – 2:00 pm
Holiday Inn Express &
Janesville Conference Center
3100 Wellington Place
Janesville, WI 53546



Mark your calendar today.
We hope to see you there!

Thank You

We'd like to recognize Blackhawk members Mary Richards and Ken and Mary Frederick, who provided the photos featured in our front-page header. Thanks, Mary, Ken and Mary, for allowing us to share your beautiful work!

Flying South for the Winter?

If you're a "snowbird" who migrates for the cold Wisconsin months, Blackhawk has service options to make your life easier and safer. We offer mail forwarding to your temporary address, as well as a pre-paid Visa® Travel Card. Our Travel Card has no monthly maintenance fee and can be reloaded with amounts from \$100 to \$5,000. Pick one up for the convenience of a debit card and the safety of traveler's checks!

Stop in at one of our branch locations to purchase your Visa® Travel Card or set up mail forwarding.

Senior Management Team

Sherri Stumpf, CEO
ssumpf@bhccu.org

Matt Krauter, SVP New Markets
mkrauter@bhccu.org

Lisa Palma, SVP Member Experience, CXO
lpalma@bhccu.org

Caroline Redmann, SVP Operations, COO
credmann@bhccu.org

David Schalk, SVP Lending, CLO
dschalk@bhccu.org

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

Janesville – Eastside
2704 E Milwaukee St

Janesville – Westside
2640 W Court St

Beloit
500 Public Ave Ste 101

Egerton
617 N Main St

Janesville – Northside
3012 Deerfield Dr

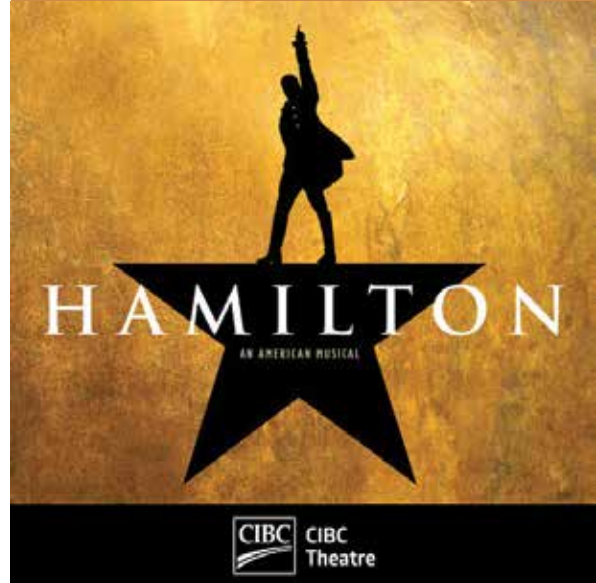
Janesville – Southside
1545 Center Ave

Delavan
1116 E Geneva St

Kenosha
7180 75th St

Milton
701 S Janesville St
Stoughton
1525 US Hwy 51-138


Kenosha City Employees
625 52nd St Room 108
262-658-1500



Let's Get This Show on the Road!

BUS TOUR TO HAMILTON IN CHICAGO

The Broadway musical Hamilton has achieved both critical acclaim and box office success. Whether it's your first time seeing this award-winning production or you want to return for a repeat performance, Blackhawk can get you there! We've secured 50 tickets and a bus to the Chicago show, and we'd love for you to join us.

Price: \$250.00 (includes transportation, Hamilton ticket and a box lunch on the bus)

Date: Wednesday, April 25, 2018

Show time: 1:30 pm

Departure: Court Street
(time to be determined)

Tickets are limited, so order yours today!
Contact Colleen Curtis Trappe
at 608-314-1101 or
ccurtistrappe@bhccu.org to order.



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608-755-6065 800-779-5555
www.bhccu.org

Opportunity to Run for Our Board of Directors



Blackhawk Community Credit Union is owned by our members and governed by a member-elected board of directors. We'd like to announce the opportunity to run for a position on our board. We invite anyone interested to contact our Nominating Committee through Colleen Curtis-Trappe, Executive Assistant, at ccurtistrappe@bhccu.org or by calling 608-314-1101.

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