

\$SMARTLIVING

MEMBER CONNECTION NEWSLETTER



Menomonie High School

Banzai!

Inspiring Better with Financial Education | Mad City Money

MEMBER CHALLENGE

Learn and Earn with the NEW Banzai! Member Challenge

Ready to kickstart 2025 with smarter money moves? Join the Banzai! Member Challenge and turn financial learning into fun (and possibly prizes)!

How it works:

- ✓ Between now and February 28, complete seven Banzai! courses on a variety of topics and pass the reward test.
- ✓ Be entered for a chance to win one of two \$50 Amazon gift cards!

Each course only takes about five minutes, so what do you have to lose? All you have to do is [sign up](#) for your FREE Banzai! account and navigate to the *Rewards* tab to get started.

Join the challenge today!

HOLIDAY HOURS

WESTconsin Credit Union offices and Service Center will be **CLOSED** on:

- Martin Luther King Jr. Day | Monday, January 20
- Presidents' Day | Monday, February 17

Notices and Updates

85th Annual Membership Meeting | Join us virtually on Tuesday, March 4, 2025 at 6 p.m. for our 85th Annual Membership Meeting! Visit westconsin.org for more details.

New Website Coming Soon | We are thrilled to share that our website is getting a makeover! Launching this spring, it will feature a fresh look, enhanced functionality, and easier navigation to make managing your finances more convenient than ever.

Check Your Mail | All members will be receiving new debit cards late-January, early-to-mid February. More information is coming to your mailbox soon.

High School Scholarship Program | WESTconsin is offering \$1,000 scholarships for up to 15 high school seniors of the Class of 2025. Students can submit their applications online at westconsin.org now through March 1, 2025. Students must have been a primary account holder as of August 31, 2024 to be eligible.

Same Loyalty, New MVP | At WESTconsin, every member is an MVP! As of January 1, exciting updates were implemented to our Membership Value Pricing (MVP) program, making it easier to be rewarded for your loyalty to WESTconsin! See all the details at westconsin.org.

blog articles | an *inspiring* read



[From 401\(k\)s to Roth IRAs: Demystifying Retirement Accounts](#)



[Buy Now, Pay Later: The Cost of Convenience](#)



[How to Brace for Rising Home Costs: A Guide for Homeowners and Renters](#)



[Hidden Savings: Commonly Overlooked Tax Deductions](#)



Discover the Trusted Services of WESTconsin Realty

At WESTconsin Realty, we are committed to helping you navigate the ever-changing real estate market with confidence and ease. With a reputation built on trust and local expertise, our dedicated team of REALTORS® offers personalized services to buyers, sellers, and investors across western Wisconsin.

Whether you're a first-time homebuyer, looking to sell your property, or seeking investment opportunities, we provide a full range of services. Let WESTconsin Realty be your trusted partner in achieving your real estate goals. [Contact us today](#) and experience the difference of working with professionals who put your needs first!

Business Members

It's a new year and the perfect time to start working toward your 2025 goals! This year, make your business dreams a reality by partnering with WESTconsin Business Loans and Services!

Whether you're just starting out or wanting to see your business grow, our teams are proud to make the business banking process as stress-free and streamlined as possible. From business accounts and the latest online and mobile banking services to great rates and fast, local decision-making on loans, WESTconsin takes pride in being a part of your journey!

Start the new year off right and contact our [Business Loans and Services team](#) today!

Kindness Counts at WESTconsin

The spirit and the philosophy of people helping people guides our leaders and encourages our employees and members to get involved in charitable activities and worthwhile causes.

The Mitten Tree | To wrap others in warmth this winter, our employees and members collected over **2,550** winter weather apparel items and donated nearly **\$3,500** for the 14th annual *The Mitten Tree* campaign this past November. All items were donated to 19 community partners across our service area.

World's Finest® Chocolate | At the end of 2024, our World's Finest® Chocolate fundraiser raised **\$5,800** (and still counting) that benefitted young patients and their families of area of Children's Miracle Network (CMN) Hospitals.

Hearts of Hope | In February, WESTconsin will host the annual Hearts of Hope fundraiser further supporting CMN Hospitals in La Crosse, WI and St. Paul, MN.

2024 Tax Season is Here!

If you are contributing to your Individual Retirement Account (IRA) or Health Savings Account (HSA) and wish it to count toward your 2024 tax-year contributions, please be sure to tell our staff at the time of deposit. Online banking transfers into HSAs will be coded as a current calendar year contribution, so if you wish to contribute more towards the 2024 tax-year, please call our Service Center at [\(800\) 924-0022](tel:8009240022) or stop at [your local office](#)!

Contribution Limits

- ✓ **IRAs**—\$7,000 aggregate between all Traditional and Roth Contributions; \$1,000 catch-up if age 50 or better.
- ✓ **HSAs**—Self-only coverage \$4,150 (increasing to \$4,300 in 2025); Family coverage (yourself and at least one additional person) \$8,300 (increasing to \$8,550 in 2025); \$1,000 catch-up if age 55 or better.

Know Your Numbers!

Make sure there are no delays in getting money into or out of your WESTconsin account electronically when filing your 2024 taxes.

For Checking: Use your 10-digit checking account number for electronic transactions. This can be found at the bottom of your checks.

For Savings: Use your member number for electronic transactions.

Your account numbers are available through WESTconsin Online or the Mobile App. You can also stop into your local office or call us.

If your account number is incorrect, your payment may be returned and subject to fees by sending company or your refund could be delayed. Make sure to know your numbers and double-check before submitting your taxes.

