

\$SMARTLIVING

MEMBER CONNECTION NEWSLETTER



84th Annual Membership Meeting

Save the Date—Tuesday, March 5, 2024 at 6 p.m.

As a member/owner of WESTconsin Credit Union, you are invited to our Annual Membership Meeting. Held virtually via Microsoft Teams, the meeting will include an election for an open director position, updates on the state of the credit union, and addresses from the CEO and Board Chairman. We look forward to you joining us!

Voting—February 4–24

To vote, you **MUST** request a ballot between February 4–24 by calling the Service Center at **(800) 924-0022** or visiting your **local office**. An employee will verify your membership and voting eligibility. Upon doing so, a ballot will be delivered to you by USPS mail. Ballots must be returned no later than **Thursday, February 29, 2024**.

For more information, including full candidate biographies, meeting details, and voting information, please visit westconsinu.org.



★★★★★
 “This app does what I need and more. I open it and I’m looking at exactly what I want to see. Transferring from one account to another is a breeze. Making a loan payment is super easy. One stop for my banking needs!”



WESTconsin Credit Union’s Mobile App

4.8 ★

HOLIDAY HOURS

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

New Years Day | Monday, January 1

Martin Luther King Jr. Day | Monday, January 15

Presidents’ Day | Monday, February 19

Attention High School Seniors

WESTconsin is offering \$1,000 scholarships for up to 15 high school seniors of the Class of 2024. The goal is to award one scholarship in each community served by WESTconsin offices, as well as Rice Lake and Spring Valley. Students can submit their applications online at westconsinu.org now through **March 1, 2024**. To be eligible, students must have been a primary account holder with WESTconsin as of August 31, 2023.

Exciting Office Updates

- ✓ **Rice Lake** | Construction continues to track on pace with the expected grand opening in summer 2024!
- ✓ **Amery** | Renovations are nearing completion with a complete remodel of the interior to better improve member experience. Celebration details coming soon.
- ✓ **Menomonie-Downtown** | The remodel projects are complete, including updates to the exterior, improvements to the main entrance, new main floor restrooms, and renovations to the Title Services space.

2023 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 2023 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 2023 tax-year, please call our Service Center or stop at your local office!

Contribution Limits

- ✓ IRAs—\$6,500 (increasing to \$7,000 in 2024) aggregate between all Traditional and Roth Contributions; \$1,000 catch-up if age 50 or better.
- ✓ HSAs—Self-only coverage \$3,850 (increasing to \$4,150 in 2024); Family coverage (yourself and at least one additional person) \$7,750 (increasing to \$8,300 in 2024); \$1,000 catch-up if age 55 or better.

More helpful tax information at westconsincu.org.



Know Your Numbers!

Make sure there are no delays in getting money into or out of your *WEST*consin account electronically when filing your 2023 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 account number for electronic transactions.

Your account numbers are available through *WEST*consin Online or the Mobile App. You can also stop into your [local office](#) or call the Service Center at **(800) 924-0022**.

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

Business Members



Grow Your Business With Pride

We know running your business is a point of pride. At *WEST*consin Credit Union, we are proud to help you grow it by making 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, *WEST*consin takes pride in being a part of your journey!

*WEST*consin makes business banking easy with convenient services, like:

[Business Connect](#) | [Business Remote Deposit](#) | [Merchant Card Processing](#) | [Retirement Plans](#)

Kindness Counts at *WEST*consin

This 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.

- ✓ In November, employees and members collected over 2,500 items and donated nearly \$2,650 for the 13th annual The Mitten Tree campaign.
- ✓ The Barron office donated \$10,000 to the Barron/Chetek Youth Hockey Association to help keep registration fees affordable for young families. A \$10,000 donation was also made to the Hudson Hockey Community.
- ✓ *WEST*consin made a \$2,500 donation to the Menomonie School District as part of the Stop the Bleed program through the Menomonie Fire Department. The donation helped purchase Mass Crisis Incident Response bags for the entire school district.
- ✓ In February, *WEST*consin will host the annual Chain of Hearts fundraiser supporting Children's Miracle Network Hospitals in La Crosse, WI and St. Paul, MN.

