



# Member Notes

## Spring 2024



### 5.00% APY\* for 11 months TERM SHARE CERTIFICATE SPECIAL

visit [www.taylorcu.org/certificates-&-IRAs](http://www.taylorcu.org/certificates-&-IRAs)  
for terms & conditions

\*Annual Percentage Yield effective March 1, 2024. Rate is 4.91%. Term Share Certificate compounds quarterly. Early withdrawal penalties may reduce earnings. Minimum opening balance \$1,000. Dividends compound quarterly. At the date of maturity, the Term Share Certificate automatically renews into a 12 month certificate. Membership eligibility required. Includes IRAs. Limited time offer. Taylor Credit Union is federally insured by NCUA.



### RECREATIONAL VEHICLE LOANS

as low as  
**7.35%** APR\*  
up to 60 Months

as low as  
**7.90%** APR\*  
for 72 & 84 Months

ALL CREDIT SCORES get the rate listed above\*  
Purchase OR Refinance  
Get prequalified and we will guarantee your rate for 90 days

visit [www.taylorcu.org/recreational-vehicle](http://www.taylorcu.org/recreational-vehicle)  
to apply and for terms & conditions

\*APR - annual percentage rate. No refinancing available for current Taylor Credit Union loans. Promotion available for recreational vehicles model year 2014 or newer for 60 months. Promotion available for recreational vehicles model year 2019 or newer for 72/84 months. Minimum loan amount may apply. The rate listed is subject to credit approval. Rates and terms are subject to change. Applicant may qualify for better rate than advertised above depending on credit score. Membership eligibility required. Insured by NCUA. Promotion effective 03/11/2024 for a limited time.



## 73<sup>rd</sup> Annual Meeting

Taylor Credit Union held its 73rd annual meeting on Saturday, March 2, 2024 at the Centennial Community Center in Stetsonville, with 106 registered members in attendance.

Chairman Mike Handel reported that at the end of 2023 the credit union's assets were \$77,177,912 and that loans were \$50,170,685. There are now 7,577 members who have a total savings of \$68,628,935. Member savings are federally insured up to \$250,000 by the National Credit Union Administration. Chairman Handel noted that the credit union has a strong net worth of 9.63%. Taylor Credit Union's field of membership is open to "everyone residing or employed within Taylor, Clark, Price, Lincoln and Marathon counties and a 25 mile radius of the City of Medford." He highlighted the partnership to add investment services for the members and other product changes. He encouraged members to open a Saver's Sweepstakes® savings account which awards money through monthly, quarterly and statewide cash prize drawings.

President Dan Krause spoke about the credit union's focus on financial well-being. Clarifying what the ALICE threshold means in terms of cost of living. He spoke on how Wisconsin credit unions have been helping the underserved through refinancing payday loans and granting low money loans to low or no credit members. He shared that the credit union's 8th Annual "March Into Reading" event had kicked off this month to support the Taylor County Literacy Council. He thanked the members for their loyalty to the credit union.

Special guest speaker was State Representative James Edming. He spoke briefly about the importance of credit unions.



## New Drive Up Hours

Effective May 6, 2024 our Medford drive up will operate under new hours.

- Monday-Thursday: 8:00 a.m. - 5:00 p.m.
- Friday: 8:00 a.m. - 5:30 p.m.

## Free Document Disposal



Bring your confidential documents to Taylor Credit Union during the month of April for FREE disposal.\*

A locked bin will be available in the Medford and Abbotsford lobbies for you to dispose of your documents. All shredding is done through Industrial Recyclers of Wisconsin (IROW). IROW meets the NAID™ Certification for secure destruction. Go to [www.irow.bz](http://www.irow.bz) for more information.

\* Taylor Credit Union reserves the right to limit quantities.



## AUTO LOANS

as low as  
**6.70%** APR\*  
Up to 60 Months

as low as  
**7.40%** APR\*  
72 & 84 Months

ALL CREDIT SCORES get the rate listed above\*  
Purchase OR Refinance  
Get prequalified and we will guarantee your rate for 90 days

visit [www.taylorcu.org/auto-loan](http://www.taylorcu.org/auto-loan)  
to apply and for terms & conditions

\*APR - annual percentage rate. No refinancing available for current Taylor Credit Union loans. Promotion available for auto vehicles model year 2014 or newer for 60 months. Promotion available for auto vehicles model year 2019 or newer for 72/84 months. Minimum loan amount may apply. The rate listed is subject to credit approval. Rates and terms are subject to change. Applicant may qualify for better rate than advertised above depending on credit score. Membership eligibility required. Insured by NCUA. Promotion effective 3/11/2024 for a limited time.

## Auto, Home, Life Insurance and More!



We all need insurance to protect our most important assets! Let TruStage Insurance provide you with options on insurance for your home, auto, life, health and AD&D.

Visit [www.taylorcu.org/insurance](http://www.taylorcu.org/insurance) to get a quote today!

## Welcome Home

Home Loan Rates  
as low as **6.42%** APR\*



Get prequalified and we will  
guarantee your rate for 90 days

visit [www.taylorcu.org/mortgage-real-estate](http://www.taylorcu.org/mortgage-real-estate)  
to apply and for terms & conditions

\*APR = annual percentage rate. The rate listed is subject to credit approval. Rate guaranteed 90 days from when borrower's credit report is pulled. No minimum loan amount. Subject to membership eligibility. Rates and terms are subject to change. 90 day rate guarantee does not apply to AmeriCU products. Promotion effective 3/1/2024 for a limited time.



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[www.taylorcu.org](http://www.taylorcu.org)

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