

# THE Wolf River

# Catch

Fall, 2018

A message from  
President & CEO, Joe Peikert



## "Autumn"

Many of us call this time of year fall, but our season this time of year is more technically known as autumn. This is due to it being around the autumnal equinox. On around September 22 we have an equal amount of daylight and darkness. Though our daylight has actually been getting shorter since the summer solstice in June, the daylight wanes more quickly as we approach December. Though I love the longer daylight of the summer, I equally love the cool, crisp temperatures and long shadows that fall typically brings. Fall brings out flannel shirts, colors in the leaves, hot cider, and backyard campfires with no bugs. By the time you are reading this we should be well into fall.

The seasons are ever changing, and so is our bank. We are continually looking to update our products, services and delivery. You may recall that earlier this year, we made upgrades to both our online banking and our mobile "App". The enhancements to these products were made to make it easier for you to manage your finances. Improvements were made to features, functionality and security. If you have never used or have not yet upgraded your online or mobile banking, we can make it easy for you to do so. If you would like help with any of our eBanking solutions, be sure to call or stop into one of our offices for assistance. The same people that take care of you when you stop in a branch will take care of you when you call in for help. No automated voice message loops or out-of-state call centers.

We continue to be in a rather unique housing environment with a more limited number of houses and lots available for purchase making it very competitive for buyers. Although we now understand that things may be starting to stabilize a bit with the housing market. Mortgage rates are still affordable from a historical perspective. If you are planning on building a home, we do construction loans! If you are looking at buying, get prequalified with us before you shop. We can help you understand your financing needs before you get going.

The importance of saving for something seems to be somewhat of a forgotten financial discipline. The law of the harvest applies when it comes to securing our financial futures. We reap what we sow. I imagine we could all benefit from spending a few moments to think about something we could or should be saving for. If you are a young person, perhaps college or a first vehicle. For a young family it may be a down payment for a home. Other families may need to be thinking of saving for retirement, a vacation, or helping kids pay for college or a wedding. For some of us it may be all of the above, or perhaps something very different. Small actions, applied with discipline, over some period of time tend to yield results. We'd be happy to discuss your savings needs with you and help you understand which of our products and services will benefit you the most and get you on your way to your financial dreams and goals.

We appreciate your business and our success as a community bank is dependent on you. We would love a referral of a friend, neighbor or co-worker so we can help them pursue their financial dreams and goals, too!

We may not have hot cider and apple crisp, but each of our offices has coffee and cookies fresh baked daily. Stop by one of our locations to enjoy some and see how THIS is community banking.

A handwritten signature in cursive script that reads "Joe".



**WOLF RIVER  
COMMUNITY BANK**

*Dedicated to helping people pursue their financial dreams and goals.*



# Identity Theft Protection for Kids: WHAT PARENTS CAN DO

Identity theft is on the top of many consumers' minds these days, with new data breaches announced seemingly weekly. As masses of Americans turn to credit monitoring, fraud alerts, and other solutions to prevent their identities from being stolen, one group sometimes slips through the cracks: children. Parents: don't forget that your child has a social security number, so their identity could be stolen and used to take out fraudulent loans that could damage their ability to buy a car, get student loans, rent an apartment, or even get a job in the future. Below are some steps to consider to help protect your children from ID theft:

## Watch for red flags.

First, keep an eye out for common signs that your child's identity has been used to obtain credit. These include an influx of mailed credit card and/or loan offers addressed to your child, a notice from the IRS that your child didn't pay income tax or was claimed as a dependent, and collections calls for bills addressed to your child. When your child gets older, being denied a bank account, driver's license, or government benefits (such as Medicaid) are also indications that their identity may have been stolen.

## Check your child's credit report.

The next step to take is similar to what you would do to protect your own identity: check their credit report. It's a bit more complex when the credit report you're requesting is your child's (versus your own), but it is an important step. Contact the major credit bureaus (Equifax, Experian, and TransUnion) to find out the specific documentation they require. You'll likely need to mail in copies of your child's birth certificate and/or their Social Security card, as well as a copy of your own ID. Keep in mind that your child may not have a credit report-and that's a good thing! It means your child's identity has not been used by criminals to obtain credit in their name.

## Consider a credit freeze.

If you find that your child has a credit report, consider placing a freeze on it. This is especially important to consider if your child's identity has been stolen, since it will help prevent future instances of their information being used to obtain credit. Wisconsin's Child Credit Protection Act allows parents and legal guardians to place a freeze on their child's credit record. By freezing their credit with each of the major credit bureaus, you will prevent criminals from taking out credit using your child's identity. Each credit bureau has a different process for freezing credit, so contact them to find out the steps if you are interested in a credit freeze for your child(ren). Keep in mind, the bureaus charge a fee to freeze and unfreeze credit, so you'll want to consider how close your child is to legitimate credit requests (such as student loans or a first credit card) before taking this step.

If you suspect your child's identity has been stolen, visit [www.identitytheft.gov](http://www.identitytheft.gov) for step-by-step guidance on what to do next.

*Article courtesy of the Wisconsin Bankers' Association*

## COOKIE OF THE MONTH:

## Super Chunky Cookies



Courtesy of Jenni Badtke  
Mortgage Lending  
Specialist

### INGREDIENTS

- 1/2 c. butter, softened
- 1/2 c. butter-flavored shortening
- 1 c. packed brown sugar
- 3/4 c. sugar
- 2 eggs
- 2 tsp. vanilla extract
- 2 1/2 c. all purpose flour
- 1 tsp. baking soda
- 1/8 tsp. salt
- 1 c. mini semi-sweet choc. chips
- 1 c. milk choc. chips
- 1 c. vanilla or white chips
- 4 (1-oz.) bittersweet choc., coarsely chopped
- 3/4 c. toffee bits or almond brickle chips
- 1/2 c. chopped pecans

### DIRECTIONS

In a large mixing bowl, cream the butter, shortening and sugar until light and fluffy. Add eggs one at a time, beating well after each egg. Beat in vanilla. Combine flour, baking soda and salt; gradually add to the creamed mixture. Stir in the remaining ingredients. Drop tablespoons of dough onto ungreased baking sheets. Bake at 350° for 10-12 minutes or until lightly browned. Cool 2-3 minutes before moving to wire racks.

# THIS is community banking.



See what's happening in our communities!



## Fox West Chamber Golf Outing

Wolf River Community Bank enjoyed another year as a hole sponsor at the Fox West Chamber's Annual Golf Outing. Staff members had a great time interacting with golfers at our hole game, and it turns out banking isn't our only talent, as our foursome took home the first place "trophy"!

*From left: Eric Hopfensperger, Diane Retzlaff, Jason Bloxham & Kyle Kabe*



## Hortonville Food Pantry Backpack Drive

Our President and CEO, Joe Peikert and our Exec. VP, Chief Lending Officer, Jason Bloxham visited the Hortonville Food Pantry in August to hand out 103 backpacks to 48 local families just in time for the start of a new school year. The backpacks were donated by local individuals and three area churches and were packed with grade specific school supplies. Thanks to the generous donors and food pantry volunteers for giving kids a great start to their new school year!



## Hortonville High School Stadium Kick-Off

On August 17th, several bank employees helped the Hortonville School District, other sponsors and many community members kick off the 2018 season in the newly completed Wolf River Community Bank Stadium! With a ribbon cutting ceremony, soccer scrimmage, tailgate party and first home varsity football game of the year, the stadium was put to good use! We had a wonderful time welcoming guests to the new outdoor facility!



## Greenville Summer Send-Off Parade

We sent summer off with a bang as a sponsor of Greenville's Annual Summer-Send Off event! Staff members and their families had a great time participating in the parade and enjoyed the bike giveaways, family activities and live music in the Greenville Lions Park later in the day. Many thanks to all the sponsors and volunteers who make this great event happen each year!



# THE PAPERLESS WAY TO PAY!

## Pay people with Popmoney®

Our Popmoney® personal payment service lets you send, receive or request money from friends, family or just about anyone with an email address or mobile number.

Popmoney® is part of our online and mobile bill pay service and lets you move money from your bank account to theirs safely and securely with ease.

Go to Online Banking > Pay Bills > Popmoney® to get started!

### Use Popmoney® to:

- Send money to your child at college
- Send a gift to family or friends
- Pay back friends for an outing
- Pay your babysitter or lawn care service
- Pay rent to your landlord or roommates

# Save THE Date



## ANNUAL FOOD DRIVE

— November 1st —

On Thursday, November 1st, we'll be rolling out our shopping carts to collect non-perishable food items for local food pantries. Donations can be made through Friday, December 7th at any of our four branch locations. Help brighten the holiday season for those in need!

## COMING OCTOBER 15<sup>th</sup>



## 'TIS THE SEASON OF GIVING & RECEIVING

YOU COULD WIN \$5,000



Each time you make a **qualifying transaction**



You are entered to win **\$5,000**



We give **\$1 to charity**

**Qualifying Transactions:** Online Bill Pay | eBill | Popmoney®

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## SANTA AT THE BANK

— December 1st —

On Saturday, December 1st, Santa will be visiting our Hortonville location from 9:00am - Noon! Bring your camera to snap a photo with Santa, grab a goody bag and take part in a fun holiday activity! This event is open to the public, so invite your friends and family!



This is community banking.

[wolfriverbank.com](http://wolfriverbank.com) | 920-779-7000

