

# NOTES OF INTEREST



YOUR QUARTERLY FDLCU NEWSLETTER: SPRING 2025

## HOLIDAY CLOSINGS:

- **MEMORIAL DAY**  
*May 24 & May 26*
- **JUNETEENTH**  
*June 19*
- **INDEPENDENCE DAY**  
*July 4 & July 5*

## OUR MISSION:

TO CREATE EXCEPTIONAL MEMBER EXPERIENCES.

**STAY UPDATED & ACCESS ALL OF YOUR ACCOUNTS 24/7 AT [FDLCU.COM](https://www.fdlcu.com)**

## CASHBACK+ REWARDS ACCOUNT CHANGES

As of April 30th the CashBack+ rewards program and account will no longer be offered. If you are currently enrolled and you qualified, you will be credited for the months of October 2024 through April 2025. We will provide detailed information to all CashBack+ account holders.

## LOAN FEES EFFECTIVE IMMEDIATELY

Convenience Payment:

- Debit Card - up to \$10.95
- ACH - up to \$5.95
- Commercial Card - 2.95% of payment amount

## FRAUD FIGHTER - DISASTERS

Spring is the season for tornados and turbulent weather. In fact, according to the National Weather Service, Wisconsin averages 23 tornados a year. Fraudsters see this as the perfect opportunity to take advantage of those who are vulnerable. When you live in an area that's prone to storms, or you volunteer to help victims of natural disasters, beware of these post-disaster scams.



- **Fake Disaster Relief**  
Scammers may pose as reputable organizations such as FEMA, the Department of Health and Human Services, or the American Red Cross, which are responsible for helping disaster victims.
- **Insurance Impersonation Scams**  
Scam artists may also pose as insurance claims adjusters or representatives of insurance companies, offering to help you file claims or to get you immediate funds.
- **Home Repair Scams**  
Following damaging storms, scammers pose as home repair companies and scour damaged neighborhoods for homeowners seeking repairs.
- **Bogus Charities**  
When a natural disaster hits, fake charities pop up everywhere. Scammers create fake charities or use legitimate charity names to solicit funds.

To read more, visit <https://www.fdlcu.com/blogs/staying-safe-from-scams-in-the-wake-of-disaster>.

## WE'RE COLLECTING TABS FOR RONALD MCDONALD HOUSE!

Are you looking for an easy way to give back? Save your aluminum tabs from your cans, because FDLCU is collecting as many as we can for Ronald McDonald House Charities' Tab Toss Day! Every tab donation on the day, will have it's monetary value doubled.

This year, FDLCU is proud to be a sponsor of RMHC's first annual Tab Toss Day held in Green Bay, WI. We invite you to join us May 31st, 2025 from 12PM - 2PM at Zambaldi Brewing to celebrate, and enjoy family-friendly activities!

## 70th Annual Meeting

FDLCU's 70th Annual Meeting was held virtually at 6pm on March 20. The nominating committee has appointed Marty Schibbelhut and Michelle Schneider for a 3 year term. They also appointed Scott Roesch for a 1 year term.

If you were unable to attend the meeting and would like a copy of the Annual Report, please send a request to [info@fdlcu.com](mailto:info@fdlcu.com) or call us at 920-921-1123.

## EMPLOYEE UPDATES



Julia joined our team as a Receptionist in January!

Katie joined our team as a Part-Time Member Associate in January!



91 N Pioneer Road, Fond du Lac, WI 54935-1005  
PHONE: (920) 921-1123 | FAX: (920) 921-2460

## Ready for fun this summer?

Fond du Lac Credit Union's great low rates on recreational loans make this the perfect opportunity for you to get out and have some fun, while enjoying an affordable monthly payment that fits within your budget!



Whether you're purchasing a boat, RV, motorcycle, or ATV, we've got the financing you need.

**PLUS FOR A LIMITED TIME ONLY, ENJOY  
0.5% OF YOUR QUALIFIED LOAN RATE!**

To learn more, visit [fdlcu.com](http://fdlcu.com) or stop in today!

## DMV LEIN RELEASE CHANGES

WisDOT now requires all secured parties to release liens electronically. This went into effect January 5th, 2025. Paper lien releases will no longer be accepted. This change was made in accordance with Wis. Stat. §342.245 and Wis. Admin. Code ch. Trans 148.03 and in response to increases in fraudulent lien releases submitted to the department. The change provides another layer of protection for lien holders and ensures compliance with state law, which requires liens to be released electronically.

What does this mean for you? When your vehicle loan is paid in full, FLDCU will electronically release the lien. After the DMV receives notification that the lien has been released, they will issue and mail you a new title without the lien. You can expect to receive your new title within 10 business days of the DMV processing the lien release.

If you had previously obtained a paper title from FLDCU with our signed release, you can bring it back in and we will submit an electronic release to the DMV. If you have any questions, please reach out to [loans@fdlcu.com](mailto:loans@fdlcu.com).

