



Newsletter

535 S Dettloff • PO Box 187 • Arcadia, WI 54612
Phone: 608-323-2126 or 800-325-2126 • www.arcadiacu.com

July 2025



Our new & improved
Mobile and Online app
is now available.

Download the app



Android/Google



Iphone/Apple

Below are step by step instructions on how to enroll.

- 1) Contact the Arcadia Credit Union for your account number.
- 2) Know your date of birth and the last 4 of SSN/ITIN
- 3) Download the app from the Play store or Apple store.
- 4) Scan the applicable code above.
- 5) Click New User
- 6) Review the links in regard to account access, e-statements, and funds transfer
- 7) Input password found in the eStatement Demonstrable Consent
- 8) Click the box showing you have reviewed the disclosures
- 9) Input the following information: Date of Birth, Last 4 digits of SSN/ITIN, Membership number-no dashes
- 10) Create a User ID and password
- 11) Select verification options by selecting email, voice call, etc.
- 12) Review your options for verification
- 13) You are enrolled!!
- 14) Select one account that is your preferred destination for mobile deposit and funds transfers
- 15) This will then bring you to the home page of mobile banking
- 16) Enjoy all the benefits of mobile banking





Employee Anniversaries

Thank you for your time & talents



Julie Murphy
29 years



Marie Rotering
22 years



Karla Malagon
18 years



James Olmos Arias
1 year



Brenndan Terrazas
Lopez
1 year

Giving Back to the Community through Welcomed Donations



Arcadia Ambulance Service



Trempealeau Fire Dept



Arcadia Community Food Pantry



Arcadia Youth Association



Buffalo County Sheriff K-9 Program



Summer has Arrived

Sunny days, big plans, not enough cash to make it happen? Whether it's a summer vacation or home improvements, Arcadia Credit Union is here to help fund your summer plans.

Call today to see how we can help you.
608-323-2126

Land Loans

Are you wishing to purchase land? Woodland, cropland or a lot to build a home, we can help you.

We offer downpayments as low as 10% with max closing costs capped at \$750. We can also amortize up to 30 years.

Call Lisa or Jennifer today.



Loans subject to credit approval and membership eligibility

Employees having a Great Time at the Local Parades



Broiler Days



Indee parade



Teaching kids how to save money

The Three Jar Method

When your child or grandchild receives some money have them divide it evenly between 3 jars.



Tips!

- Age 4 or 5 is a great time to introduce this!
- Have them decorate their jars, perhaps with drawings of the thing they are saving for or the cause they are supporting
- Help them choose a cause they would like to contribute to that will use their money well (think local!)
- The “save” jar is meant for them to practice saving their money for a larger purchase, not long term or college savings
- When larger amounts come in around the holidays or birthdays, have a set percentage that goes into long term savings. Experts recommend 15-30%
- You set the base percentages, but give them some wiggle room if they would like to put more into their save or share jars.

If you live or work in Buffalo, Chippewa, Eau Claire, Jackson, La Crosse, Trempealeau or Winona County, you're invited to become a member of the...



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Lobby Hours:

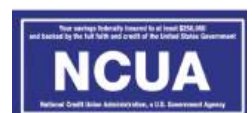
• M-F: 8:15-4:30

Drive-Up Hours:

• M-W: 8:15-4:30

• TH: 8:15-5:30 • F: 7:30-5:30

• SAT: 8:00-11:00



ARCADIA CREDIT UNION

FUNDS AVAILABILITY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS

Effective July 1, 2025

This policy applies to all transaction (checking) accounts. Our policy is to make funds from your cash and check deposits available to you immediately. Electronic deposits will be available on the day we receive the deposit. However, if we do not receive the information necessary to process an electronic deposit before the day we receive the funds, then the funds will be available on the first business day after we receive the funds and the information. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written. This disclosure describes our policy for holds on your transaction (checking) accounts. Our policy for holds on other accounts may vary.

Please remember that even after funds are made available to you, and you have withdrawn funds, you are still responsible for the checks you have deposited that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$6,725 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules for New Accounts

If you are a new member, the following special rules will apply during the first 30 days your account is open:

- Funds from electronic direct deposits to your account will be available on the day we receive the deposit.
- Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$6,725 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of your deposit.
- Funds from all other check deposits will be available on the 7th business day after the day of your deposit.

Holds on Other Funds (Check Cashing)

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

Holds on Other Funds (Other Account)

If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your ability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Deposits at Automated Teller Machines

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the day of your deposit. This rule does not apply at ATMs that we own or operate.

Revised 06/23/2025