



NEWSLETTER

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

January 2026

Happy New Year!



Employee Anniversaries

Congratulations and Thank you for all you do!



Yazmin Hernandez
Hernandez
1 year



Amiah Ives
1 year



Maria Nunez Zapata
1 year



Nicholas Weltzien
1 year



Save the date
Arcadia Credit Union
will host its 2026 Annual
Meeting on Monday,
April 13, 2026

PRIVACY NOTICE

Our privacy notice can be viewed at www.arcadiacu.com/privacy-policy-notice.html or we can mail you a free copy upon request by calling us at 608-323-2126.

Know the Red Flags...

At Arcadia Credit Union, your security is our priority. Please remember:



- ✖ We will not call you after hours.
- ✖ We will never ask for sensitive personal or financial information.
- ✖ We will not ask you to approve transactions on your debit or credit card that you did not make.

👉 If you are ever unsure whether the call is really from us, hang up immediately and call the credit union or our debit / credit card after-hours numbers directly. You can find the correct contact information here: <https://www.arcadiacu.com/about-us/contact-us.html> .





Is your New Year's goal to save money? The following are ways that can help.

Foundational Strategies

- **Create a Budget:** The first and most important step is to understand where your money is going. A budget acts as a plan for your income and expenses. A common method is the **50/30/20 rule:** 50% of after-tax income for needs, 30% for wants, and 20% for savings and debt repayment.
- **Set Clear Goals:** Having specific savings goals (e.g., an emergency fund, a vacation, or retirement) provides motivation. Experts often recommend building an emergency fund that covers three to six months of living expenses.
- **Track Your Spending:** Monitor all your expenses, no matter how small ("ant spending"). Many apps or a simple spreadsheet can help you identify areas where you can cut back.
- **Pay Yourself First & Automate:** Set up automatic transfers from your checking account to a dedicated high-yield savings account or retirement account with each paycheck. This ensures saving is consistent and you are less tempted to spend the money.

Cutting Expenses

Review your spending habits and look for areas to reduce costs:

- **Minimize Dining Out:** Plan your meals, cook at home more often, and pack your lunch to work. Eating out is significantly more expensive than preparing food at home.
- **Reduce Utility Bills:** Save on heating and cooling by adjusting your thermostat by 7 to 10 degrees for eight hours a day. Turn off appliances when not in use and seal insulation leaks.
- **Cut Subscriptions and Services:** Review bank or credit card statements for recurring charges you no longer use, such as streaming services, gym memberships, or apps.



People Helping People

IN 2025, THE ARCADIA CREDIT UNION PROVIDED SUPPORT AND DONATIONS OF APPROXIMATELY \$63,000 TO THE COMMUNITY ORGANIZATIONS AND NON-PROFITS IN THE AREAS WE SERVE! HERE ARE A FEW:

Arcadia Ambulance Service
Arcadia Glencoe Fire Department
Fountain City Fire Department
Dodge Fire Department
Waumandee Montana Lincoln Fire Department
Independence Fire Department
Eleva Fire Department
Arcadia Police Department – *K9 Program*
Arcadia Lions Club
Arcadia Community Chest
Buffalo County - *K9 Program*
Local Food Pantry
Trempealeau County Healthcare Center
Ashley for the Arts
Trempealeau & Buffalo County Fairs
Area Schools Sponsorship & Mentoring –
Finance & Investment Challenge Bowl
Junior Achievement
FBLA Sponsor
Arcadia Elementary School -
Bookworm Vending Machine Books
Arcadia Youth Association
Arcadia High School Student Scholarships
Trempealeau County Robotics Team
Children's Miracle Network
7 River Region Chapter – *Hats, Mittens, & Gloves Drive*
Support Local Schools –
Athletics, Music Dept, Post Proms,
Mock Interviews, Career Fairs, and Reality Day
Local Churches - *Bulletins*
Santa's Gift Box & Ashley's Angels - *Local Kids in Need*
Miss Arcadia Sponsor
8th Annual Shred Event



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

