

BACKROOM BUZZ



Warmest Holiday Wishes

(as pictured left to right) Alyssa, Betsy Janet, Jessi, Lissa

REACHBusiness Lenders[®] LLC **Update by Patrick Rees**

Reach Business Lenders LLC continues to work hard sourcing, vetting, and presenting quality Member Business Loans to our participant network. Currently in the pipeline there are two multifamily projects: one mixed use office space refinance, and a hotel refinance opportunity. Existing participants earned \$3.3M in interest income in 2024, with 67% of that income going to credit unions with less than \$500M in assets. (Continued on back)

WSC Chat Support

We're thrilled to share a new, easy way to connect with us. WSC's chat support is now live on our website! Whether you like calling or chatting online, we're here to help. (Continued on back)

WISCUB, Inc. Shareholder Dividend

We invite you to explore the services we offer and partner with us in ways that best align with your needs. Expanded partnership not only enhances the returns you receive, but also strengthens the value delivered to all member credit unions. Your participation amplifies our collective performance, creating greater benefit for every shareholder. Partnering with us is more than a service relationship—it's an investment in our shared long-term success.

Contact us for more information

"Better Service Is Always A Better Value!"



Honey Stinger

What does Santa pay his reindeer?

Important Dates

Christmas Eve - CLOSING at Noon
Wednesday, December 24

Christmas Day - CLOSED
Thursday, December 25

New Year's Eve - CLOSING at Noon
Wednesday, December 31

New Year's Day - CLOSED
Thursday, January 1

Martin Luther King Jr. Day - CLOSED
Monday, January 19

Presidents' Day - CLOSED
Monday, February 16

Fraud Webinar Resources

As part of Cybersecurity month WSC hosted a live webinar presented by the Wisconsin DATCP. Refer to the back page for a list of valuable resources.

Contact Us:

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Cleveland, WI 53015

 **800 - 242 - 7660**

 **rep@wiscubservicecenter.com**

 **wiscubservicecenter.com**

 **Follow Us on LinkedIn**

Reach Business Lenders *Continued*

Reach is closely monitoring how the state's amended member business loan (MBL), rule that took effect on June 1st, is being experienced by participants. The amendments introduced a new MBL definition found in DFI CU 72.02 that significantly expanded the list of loan types that are exempt from that definition, including many business purpose loan participations. If you would like a more detailed overview of the changes and how they might impact your credit union it was covered in detail in a [Compliance Courier](#) released on October 14th entitled, "League works with DFI Chief Legal Counsel to clarify amended MBL rules".

If your credit union might have an interest in learning more about these opportunities please reach out to Patrick Rees, Director of Commercial Lending, at prees@reachbusinesslenders.com, or via phone at (608) 640-4082.

WSC Chat Support (continued)

With our live chat you can:

- Request ACH transfers
 - Please include amount and whether to collect or send
- Notify us of no returns
- Contact us with general questions
- Learn more about our products and services
- Request to book a demo or introductory appointment
- Share feedback or suggestions – we love hearing from you

Your chat requests will be saved for reference and can be forwarded to you by request.

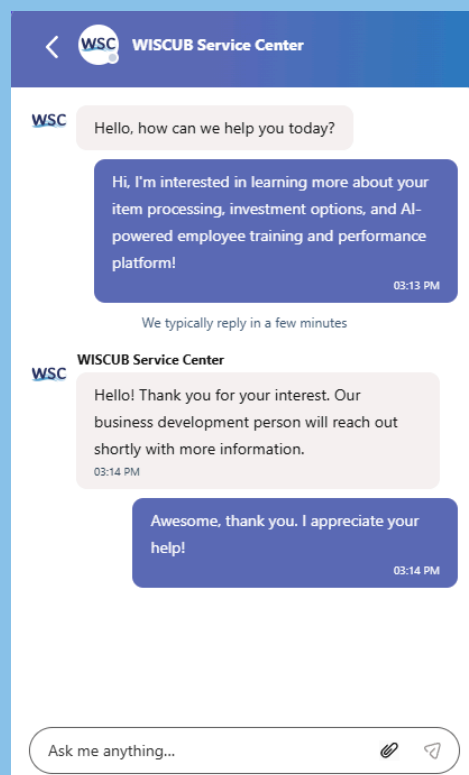
While we're excited to chat with you, please refrain from sharing any sensitive information, including:

- Account Numbers
- Passwords
- Login Details
- Drivers License
- Other Personal Identification Information

Ready to chat?



Look for the icon in the bottom right corner of our website. Click on the chat icon to start a conversation. We're pleased to offer this added value and enhance your experience!



Fraud Webinar Resources



The WI Department of Agriculture Trade and Consumer Protection (DATCP) outreach program offers resources such as in-person presentations, webinars, and educational materials. To request services, use the provided QR code.

DATCP also supports businesses with guides on outlining common scams such as phishing and fake billing. These guides are called "Privacy Protection for Businesses" and "Fraud Against Business," and now are available on WSC's website under Tools/Fraud and Cybersecurity.



Additionally, DATCP maintains a public archive of reported data breaches affecting Wisconsin consumers and businesses to alert others about compromised data. Access this information via the QR code for DATCP Resources for Businesses.

For more assistance, contact DATCP



(800) 422-7128



DATCPHotline@wi.gov



www.datcp.wi.gov

Additional business fraud resources can be found through the FTC at <https://www.ftc.gov/business-guidance>.

