

BACKROOM BUZZ



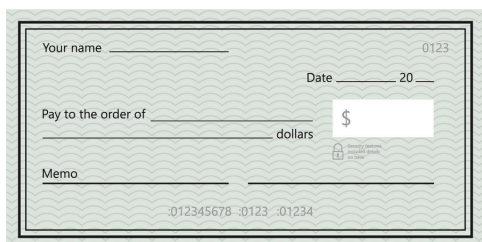
Janet Celebrates 45 Years!

At Cleveland State Bank, our greatest strength is our people — and today, we honor one of the finest: Janet Behnke, Vice President of WISCUB Service Center Operations, who celebrated an incredible 45 years of service on Monday, August 4.

Janet has been more than a witness to our evolution — she's been a driving force behind it. From her start as a Client Service Representative in 1980 to her current leadership role, Janet has shaped the culture, growth, and operational excellence of our organization.

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ECCHO Rule 9: What Credit Unions Should Know



Over 99% of ECCHO members use Rule 9 to help manage check fraud in the electronic age.

Continued on back

WISCUB Service Center is a sponsored member of ECCHO.

Weekly Investment Rate Sheet

Do you have excess liquidity? Explore CD investment options by investing with WISCUB Service Center - a trusted organization you've helped build, already benefit from, and continue to believe in.

Check it out on our [website](#).

WSC WISCUB Service Center			
Call WISCUB Service Center for current rates 800.242.7660			
CSB* Certificate of Deposit Specials			
Initial Deposit	Interest Rate	APY**	
3 Month CD			
6 Month CD			
9 Month CD			
1 Year CD			
2 Year CD			
3 Year CD			
CSB* Money Market Sweep Account			
Initial Deposit	Interest Rate	APY**	
\$0.01 - \$99,999.99			
\$100,000.00 - \$499,999.99			
\$500,000.00+			
Cleveland State Bank is owned by Wisconsin Credit Unions			
*Cleveland State Bank FDIC			
**APY = Annual Percentage Yield. CDs currently available to Wisconsin Credit Unions only. A penalty may be imposed for early withdrawal from CDs. Fees could reduce the earnings on the above accounts. The rate may change after the account is opened. Additional disclosure information is available upon request.			



Honey Stinger

Why did the scarecrow become a financial advisor?

Important Dates

Columbus Day - CLOSED

Monday, October 13

International Credit Union Day

Thursday, October 16

Veterans Day - CLOSED

Monday, November 11

Thanksgiving Day - CLOSED

Thursday, November 27



Leadership Institute 2025

Wishing all participants of the Wisconsin Credit Union League Leadership Institute great success in thier studies and leadership journey.

Contact Us:



1250 W Washington Ave. PO Box 158
Cleveland, WI 53015



800 - 242 - 7660



rep@wiscubservicecenter.com



wiscubservicecenter.com



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"Better Service Is Always A Better Value!"



Janet Celebrates 45 Years! *Continued*

Throughout the decades, she's embraced change, championed innovation, and served as a constant source of stability. Her leadership has had a lasting impact across teams, departments, and generations of staff.

As Mary Ann Vogel, former head of WISCUB Service Center, recalls:

"I still remember Janet's first day at CSB, over four decades ago. Even then, she carried herself with quiet confidence and a spark that told me she was someone special. Watching her journey from those early days to becoming VP of WISCUB Service Center Operations has been nothing short of remarkable. She didn't just grow with the organization — she helped build it."

Janet's influence extends far beyond her title. As a key member of our Executive Management and Leadership Teams, she has guided countless employees with her mentorship and insight — many of whom credit her for their own professional development.

Tim Schueler, current President of Cleveland State Bank, shared:

"For 45 years, Janet has been the steady hand and the heart behind WISCUB Service Center Operations. She has led with unwavering dedication, unmatched knowledge, and a deep sense of responsibility to both our team and Wisconsin Credit Unions. WISCUB Service Center is what it is today in large part because of Janet's lifelong commitment — and we are forever grateful."

A lifelong Wisconsinite, Janet grew up in Osman and now lives in Newton with her husband, Mel. She is a proud mother of five and grandmother to seven.

Janet's 45-year legacy is built on consistency, excellence, and dedication — not just to systems and processes, but to the people around her. She has helped define what Cleveland State Bank stands for, and we are incredibly proud to celebrate this milestone with her.

Please join us in congratulating Janet Behnke on 45 extraordinary years of service!



International Credit Union (ICU) Week

We proudly join in celebrating International Credit Union Week and extend our congratulations to our credit union partners. Your dedication, service, and commitment to members make a lasting impact not only within your organizations but throughout the communities you serve.

ECCHO Rule 9 *Continued*

ECCHO Rule 9 allows a paying credit union to recover funds on a forged or counterfeit electronic check from the depository institution — even after normal return deadlines.

Why it matters:

- In today's digital world, checks are often deposited remotely and processed electronically.
- The depository institution (where the item entered the system) is often better positioned to identify fraud than the paying institution.
- Rule 9 helps shift liability in appropriate cases, giving credit unions a tool to recover losses from fraudulent checks.

Key points:

- Applies only between ECCHO members who haven't opted out.
- Claims are warranty breaches, not returns.
- The depository credit union can disclaim a claim if funds are insufficient, deadlines aren't met, or they've opted out.