



IMAGE CASH LETTER DEPOSIT

STREAMLINE YOUR WORKFLOW

Managing daily deposits should not drain your credit union's time or budget. If your team is tired of dealing with tedious check corrections, high fees, and complex vendor networks, it is time for a simpler solution. Our Image Cash Letter Deposit Service eliminates operational friction so you can focus on your members.

Key Benefits Include:

- **Zero MICR Corrections:** We handle all MICR line fixes for you. Simply scan, balance, and deposit.
- **Flexible Deposits:** Schedule unlimited cash letter deposits throughout the day on your own timeline.
- **Free, Unlimited Support:** Skip automated phone queues. Get answers via one phone call or email.
- **Lower Monthly Fees:** Enjoy lower software and maintenance costs, complete with secure file sharing.
- **Ink-Free Scanners:** Achieve greater efficiency with seamless ink-free scanning built for smooth, uninterrupted processing.
- **Bypass Big Bank Competition:** Replace profit-driven commercial banking giants and rigid national networks with a single, credit-union-aligned partner.

Ready to Upgrade Your Deposit Workflow?

SCHEDULE YOUR DISCOVERY MEETING TODAY!

CALL 800.242.7660 to set up a live demo.



Important Dates

Wisconsin Credit Union Week
October 11-17

Columbus Day - CLOSED
Monday, October 12

Veterans Day - CLOSED
Wednesday, November 11

Thanksgiving Day - CLOSED
Thursday, November 26

Brewers Tickets



WISCUB, Inc. season tickets have supported Children's Miracle Network, Stock the Shelves of Eastern WI, and other great local causes.

Proud Sponsor of:



Honey Stinger

Why don't skeletons fight each other?

"Better Service Is Always A Better Value!"

800 - 242 - 7660

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LISSA HANSEN NAMED VP OF WISCUB SERVICE CENTER



Janet Behnke



Lissa Hansen

After 46 years of dedicated service, Janet Behnke will retire from WISCUB Service Center (WSC) December 31, 2026. As we prepare for this transition, we are excited to announce that Lissa Hansen will transition into the VP role, ensuring a smooth handoff and continued leadership as WSC embarks on its next chapter. Lissa Hansen who has been with WSC for four years, brings a strong background in business development and a passion for helping credit unions succeed.

"Lissa is an exceptional professional who understands our core operational mission," Behnke said. "Her strategic insight into business growth has been evident since the day she joined us. I have complete confidence that WSC's future is in excellent hands under her leadership."

Hansen has spent the past four years building relationships with credit unions across Wisconsin and gaining a deep understanding of their needs. She looks forward to expanding WSC's services, advancing innovation, and continuing the organization's commitment to exceptional support.

"WSC has been an important and fulfilling chapter of my career," Hansen said. "I'm honored to continue Janet's incredible legacy and help credit unions navigate the opportunities and challenges of an evolving financial landscape."

OCTOBER IS CYBERSECURITY MONTH

What is Dual-Factor Vishing?

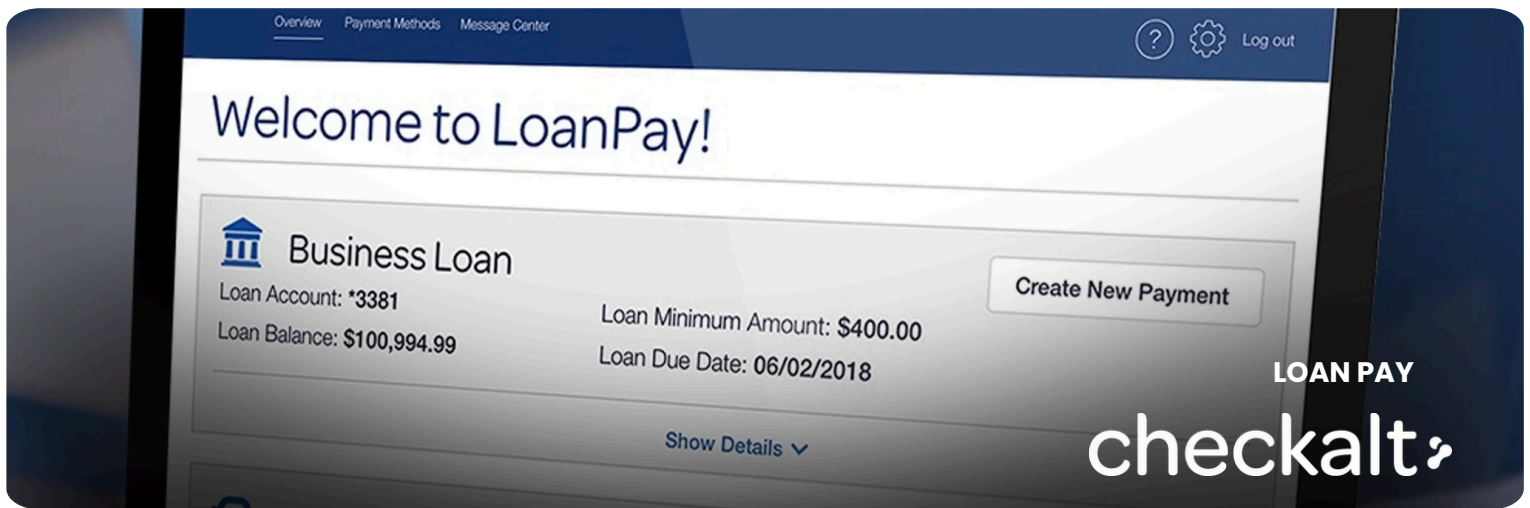
Dual-Factor Vishing is a cyberattack that combines a phishing email with a phone call. Criminals use AI to clone the voice of a trusted person, such as an executive or IT employee, to convince someone to click a malicious link, share information, or approve a transaction. Cybercriminals can use publicly available videos and recordings to create realistic AI-generated voice clones, making these scams difficult to spot. By combining phishing emails with convincing phone calls, they create a false sense of trust and urgency.

How To Protect Yourself

- **Verify unexpected requests.** If someone calls asking for credentials, account access, or a funds transfer, hang up and call them back using a known phone number from the employee directory.
- **Never share one-time passcodes.** Legitimate IT staff will never ask for MFA codes or temporary passkeys over the phone.
- **Slow down and verify.** If a caller is rushing you or asking you to bypass normal procedures, stop and confirm the request through another trusted method.

Remember: A familiar voice is no longer proof that a request is legitimate. When in doubt, verify before you act.





MAKE LOAN PAYMENTS EASIER FOR MEMBERS & INDIRECT BORROWERS

Credit unions are balancing rising delinquency pressures, lean staffing, and growing expectations for convenient digital payment experiences. For indirect borrowers, repayment can create even more friction when they have a loan with your credit union but no deposit account or established digital banking relationship.

Simplify Loan Repayment with a Solution Built for Lenders

Give members and indirect borrowers a simple, self-service way to make loan payments online while reducing manual work for your lending and operations teams.

Key Benefits Include:

- **Flexible Payment Options:** Support one-time, scheduled, or recurring payments by ACH, eCheck, or debit card.
- **Guest Payment Access:** Give indirect and non-member borrowers an easy way to pay without requiring a deposit relationship.
- **Less Manual Work:** Shift routine payment activity to self-service and reduce staff-assisted payment processing.
- **Flexible Implementation:** Modernize the loan payment experience without requiring a major core system project.

LIVE WEBINAR | OCTOBER 20 at 11 A.M. CT

Join WISCUB Service Center and CheckAlt to explore how credit unions can reduce payment friction with convenient, self-service payment options. We'll discuss ways to make on-time repayment easier, better serve indirect borrowers, reduce manual work, and modernize payment access without a major core system project.

EMAIL INVITATION TO FOLLOW

Contact Lissa Hansen at lhansen@wiscubservicecenter.com to request a link to the webinar.

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FROM THE ARCHIVES



This photo offers a glimpse into a very different era of operations. At the time, trays of paper checks filled the storage room, reflecting the volume of physical items that had to be processed, stored, and managed each day. Every step of the process, from sorting and filing checks to organizing records and pulling returns, was completed entirely by hand. The picture shown here captures the storage area where millions of checks were retained.

Before digital imaging and electronic records became the norm, handling paper documents was an essential part of daily operations. Today, technology has transformed these processes, allowing us to work more efficiently while reducing the need for physical storage.

This image serves as a reminder of how far we've come and the dedicated employees who managed these demanding processes throughout the years.

CREDIT UNION WEEK IS OCTOBER 12 - 16

This week, we join credit unions around the world in celebrating International Credit Union Week and recognizing the incredible impact credit unions have on their members and communities every day.

Did You Know?

The credit union movement serves more than 400 million members worldwide and is built on a simple but powerful philosophy: People Helping People. That commitment to cooperation, financial wellness, and community support continues to make a difference in the lives of millions.

Community Impact

Credit unions are also known for giving back. From supporting local schools and nonprofits to providing financial education and community development initiatives, credit unions consistently reinvest in the places they call home.

As a bank built to serve and support credit unions, we have the privilege of seeing that impact firsthand. Every day, we witness your dedication to member service, financial empowerment, and strengthening communities across Wisconsin and beyond.

**INTERNATIONAL
CREDIT UNION DAY**

OCTOBER 15

Honey Stinger Answer
They don't have the guts.