

**MEMBER**  
*insight*

March 2026

**Mail Fraud Alert!!**

We've recently seen an increase in check-washing involving checks mailed for credit card payments. Check washing is a scam in which criminals use chemicals to erase the original ink on a check, then change the payee and often dollar amount before fraudulently depositing it.

If you choose to mail a check, we strongly encourage you to monitor your account. Please review your online banking or monthly statement to be sure that your check clears for the correct amount and that your payment is posted on time. To avoid the risks associated with mailing checks, TACU recommends using Options, 2, and 3, which are the safest ways to make your credit card payment.

If you believe you have been a victim of check washing or mail theft,

**ACT FAST!**

**Step 1:** Contact TACU Credit Union ASAP!

**Step 2:** File a report with the U.S. Postal Inspection Service

**Step 3:** Change Passwords and Monitor Personal Information

**Step 4:** File a report online with the Federal Trade Commission

**Step 5:** File a Police Report.

**VISA CREDIT CARD PAYMENT OPTIONS**



**Option 1: Make your payment directly at TACU**

Make a payment at the credit union office. There is **NO FEE** to make payments right here at TACU!

**Option 2: Transfer Funds from your Account**

Transfer funds from your TACU Account right to your TACU Visa credit card. It's just like a regular transfer, Simple & Easy!

**Option 3: Use EZ Card**

Use EZCard through our online banking site [www.tacuonline.com](http://www.tacuonline.com).

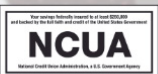
**Option 4: Mail to TACU**

Send a check to TACU's mailing address, PO Box 940, Tomah, WI 54660. Be sure to include your statement voucher!

**Option 5: Mail to Lockbox**

Send a check to the address indicated on your monthly statement.

\*This option is not recommended\*



# TACU Credit Union hosts 86th Annual Meeting

The 86th Annual Meeting of the Tomah Area Credit Union was called to order by Board Chairman, Paul Wiese, at 6:00 P.M. on Thursday, February 19, 2026 at the American Legion Hall, Tomah, Wisconsin.

Chairman Wiese stated the credit union bylaws prescribe 15 members must be present to constitute a quorum and asked Secretary, Jeff Cram to state the number of members present for the meeting. Klatt stated 38 members were present constituting a quorum. There was also 1 guest in attendance. Chairman Wiese declared this a legal meeting of the membership.

Chairman Paul Wiese introduced the 2025 board of directors and head table as follows; Paul Wiese – Chairman, John Froelich – Vice-Chairman, Linda Johnson – Treasurer, Jeff Cram – Secretary, Martha Klatt – Director, Al Laylan – Director (absent), Joe Bubnich – Director (absent), and Credit Union President/CEO - Todd Scholz. Chairman Paul Wiese reported on the 2025 Board of Director's activities. During the 2025 year, the Credit Union board met 14 times to act on Credit Union business. In addition to the 12 regular monthly meetings, a reorganization meeting, and a Strategic Planning Meeting were held. Chairman Wiese listed and summarized the major actions taken by the board during 2025.

As the first order of business, Chairman, Paul Wiese stated the minutes from the previous Annual Meeting held February 20, 2025 were pre-printed for the members to read. Chairman Wiese asked for additions and/or corrections to the minutes as printed.

There were no other additions/corrections, and the minutes were approved.

Chairman Paul Wiese called on review and approval of the following reports:

1. Chairman's Report
2. Auditor's Report
3. President's Report
4. Financial Report
5. Loan Officer's Report

Chairman Wiese asked the membership if there were any questions or comments related to these reports. No questions or comments were received. Chairman Wiese entertained a motion to accept these reports as printed. Jim Devoe moved to accept the reports and Lamont Dechant seconded the motion. A vote was taken, and the motion was carried.

The next item of business was elections for the Board of Directors. Nomination Committee member Martha Klatt announced that the following three directors' terms had expired; John Froelich, Jeff Cram, and Linda Johnson.

Klatt read into nomination the following names selected by the Nominating Committee, John Froelich, Jeff Cram, and Linda Johnson for election to the Board, each for three-year terms. Klatt stated that in accordance with our bylaws, the official notice of board elections was provided to our membership stating the nominees, and the time and place of this meeting. He also explained the procedure for submitting a nomination, for any other member seeking to be nominated for an open board position was detailed in the notice. In accordance with those procedures, he announced that we have no other candidates to be placed into nomination, and declared the nominations closed. He then asked for a motion to cast a unanimous ballot for the nominees John Froelich, Jeff Cram, and Linda Johnson to three-year terms on the Tomah Area Credit Union's board of directors. A motion was made by Jim Stroh and Jim Devoe seconded the motion and a vote was taken. The motion carried. John Froelich, Jeff Cram, and Linda Johnson were elected to the Board for three-year terms.

Chairman Paul Wiese asked Secretary, Jeff Cram, if there was any old business that needed to come before this meeting - Cram consulted the minutes for old business and advised there wasn't any.

Chairman Paul Wiese asked Secretary, Jeff Cram, if there were any communications that needed to come before this meeting - Cram advised there wasn't any communications received.

New Business: Chairman Wiese invited members to bring any questions or concerns onto the floor for discussion. No questions were asked, and there was no new or other business to come before the meeting.

Chairman Wiese called on the Credit Union President/CEO, Todd Scholz, to address the membership.

Credit Union President, Scholz welcomed members to the 86th Annual Meeting of their credit union.

Scholz advised the membership that the credit union continues to be safe, sound, and well capitalized.

Scholz recognized and thanked the employees for their service to the credit union and cheered their accomplishments for the year.

He thanked the Board of Directors for their commitment to Tomah Area Credit Union (TACU) and reminded the audience that they are volunteers and should be commended for the hours they dedicate to the credit union which include attending meetings and training to keep abreast of regulatory items.

Scholz then asked the membership if they had any questions for him and/or his staff regarding Credit Union operations. No questions and/or concerns were raised.

Chairman Wiese then asked if there was any other business to come before this meeting, hearing none, he asked for a motion to adjourn the meeting. Jim Stroh moved to adjourn the meeting and Lamont Dechant seconded the motion. A vote was taken and the motion carried. The meeting adjourned at 6:18 P.M.

Food and refreshments were served prior to the meeting.



## Saver's Sweepstakes Winners!

January:

Abbe F. - \$50

Calli E. - \$50

Kristine S. - \$100

February:

Ethen J. - \$50

Nicoholas - \$50

Abbe - F. - \$100

Saver's Sweepstakes is a prize-linked savings account at Tomah Area Credit Union. Each time you make a \$25 deposit, you get an entry into a monthly, quarterly and annual prize drawing!

Call TACU at 608.372.4736 to open a Saver's Sweepstakes Account for your chance to win \$5,000 this October!

www.tacuuonline.com | 940 N. Superior Ave. | Tomah, WI

NCUA  
Member FDIC

TACU  
Credit Union

# Chili Cookoff

Lisa Stark won the Chili Cookoff Competition! As the winner, she selected the Warrens Area Fire District to receive a \$100 donation.



# 5-Spot Savers 3rd Quarter Classroom Winners

Ms. Tubb's 4th Grade Class - Warrens Elementary  
 Ms. Gould's 4th Grade Class - Wyeville Elementary  
 Ms. Ames' 4K-5K Class - Tomah Area Montessori School



## UPCOMING EVENTS

Youth Month - April  
 Raffle for The VFW Post #1382 - May 11th - 22nd  
 Brat Sale for Monroe County 4H - May 22nd

## UPCOMING HOLIDAYS

Memorial Day (May 25th) - CLOSED  
 Juneteenth (June 19th) - CLOSED  
 Independence Day (July 4th) - CLOSED

## 1st QUARTER WORK ANNIVERSARIES

Teresa Eberhardt - Consumer Loan Officer, 31 years  
 Lisa Stark - Teller Supervisor, 4 years

## 1st QUARTER NEW HIRES

Kaylee Eastman - Teller/MSR, 1 year  
 Emily Powell - Community Event Coordinator  
 Abbigayle Pulley - Teller/MSR

**TACU CREDIT UNION**  
 PO Box 940  
 940 North Superior Ave  
 Tomah, WI 54660  
 Phone: 608.372.4736  
 Fax: 608.372.4394  
 www.tacuoonline.com

**BOARD OF DIRECTORS**  
 Chairman — Paul Wiese  
 Vice-Chairman — John Froelich  
 Treasurer — Linda Johnson  
 Secretary — Jeff Cram  
 Director — Al Laylan  
 Director — Joseph Bubnich  
 Director — Martha Klatt

**OFFICE HOURS**  
**Monday - Friday**  
 9:00 am to 5:00 pm  
**Saturday**  
 9:00 am to 12:00 pm

**DRIVE-UP HOURS**  
**Monday - Thursday**  
 7:30 am to 5:30 pm  
**Friday**  
 7:30 am to 6:00 pm  
**Saturday**  
 8:30 am to 12:30 pm



Federally insured by NCUA up to \$250,000  
 Equal Housing Opportunity

