

# Meet Our Experts

## Jeff Rufe

### **Investment Manager**

Jeff has over 23 years of investment experience. He is Life Insurance, Series 63, and Series 7 licensed. He graduated from UW-Madison and the College of Financial Planning in Denver, CO.



## Linda Fickau

### **Member Education Officer**

Linda has a Bachelors Degree in Education and has been with FCCU for 7 years. She is a strong proponent of increasing the financial literacy of today's youth.



## Lisha Vanevenhoven

### **Loan Operations Manager**

Lisha has a State of WI License for Insurance Sales and Real Estate Sales. She has 26 years of experience in finance and has been with FCCU for 4 years.



## Terri Green

### **Director of Human Resources**

Terri has been with FCCU for 2 years. She has 9 years of experience in HR Management and 5 years in employee benefit management.



## Diane Sundell

### **Mortgage Loan Officer**

Diane has been with FCCU for 3 years. She has 12 years of experience in banking and 9 years of experience in mortgage lending.



# Presentation Topics

## **Career Development**

**Careers at Credit Unions** - A look at entry level to upper management positions

**Making a Great First Impression** - Job interview preparation skills

**Higher Education** - How it pays off

## **Credit**

**Take Charge of Your Credit** - How to use credit wisely

**Credit Scores** - How it effects your life

**Credit Reports** - What it all means

## **Marketing**

**Using Social Media in Business** - Marketing the Electronic Way

**Professional Writing Styles** - For newsletters, brochures, emails and more

**Developing a Marketing Campaign** - Ways to bring your idea to life

**Customized presentations are available to fit your curriculum!**

## **Loans**

**Taking Out Loans** - How your credit score effects your interest rate

**Take the Wheel, Get the Best Car Deal** - The real cost of owning a car

## **Money Management**

**Introduction to Investing** - Basic tools and the importance of starting young

**Comparison Shopping** - A hands on lesson on product value

**Where Should All of My Money Go?** - The difference between credit unions and banks and why using one is important

**Taking Charge of Your Finances** - Four quick money management tips

**Identity Theft** - Protect yourself

**Fraud** - A look at phone, phishing, and social engineering scams

**Online Banking** - Bank from home

**Budgeting Basics** - Stick to a savings plan

**Get Checking** - Managing checks and debit cards

# Meet Our Experts

## Donna Habert

### **Director of Training**

Donna has a degree from UW-Green Bay in Interdisciplinary Studies. She has been in finance for 38 years and with FCCU for 8 years.



## Tom Kostac

### **Automotive Resource Manager**

Tom has a degree in Business Administration. He has been involved with the car industry for over 20 years and with FCCU for 3 years.



## Heather Ebeling

### **Mortgage Loan Officer**

Heather has an Associates Degree in Arts and Science from UW-Marinette. She has been with FCCU for 5 years.



## Jason Behling

### **AVP of Retail Lending**

Jason has a degree in Business Administration and Credit Management from Northeast Wisconsin Technical College. He has 15 years of experience in lending and has been with FCCU for 5 years.



**5** Many students believe they will make much more money after college than they will actually earn. Students take on debt because they expect to be able to repay it.  
- *Buffalo State College, 2007*

**6** Nearly 72% of the parents surveyed acknowledged that they are their children's primary source of personal finance education, although 44% admit to needing more guidance on how to best teach their children the skills necessary to become financially responsible and successful adults.  
- *The Hartford Financial Services Group, Inc.*

**7** Only 59% of the young adults ages 18-29 pay their bills on time every month.  
- *National Foundation for Credit Counseling, Inc.*

**8** Only about 1 in 3 parents have taught their teen how to balance a checkbook. 29% have explained how credit cards and interest fees work. - *Charles Schwab's 2008 "Parents & Money Survey"*



## Fox in Your Classroom

\* **Money Management**

\* **Loans**

\* **Career Development**

\* **Marketing**

\* **Credit**

Contact Linda Fickau,  
Member Education Officer  
at Fox Communities Credit  
Union, to schedule a class-  
room presentation.



(920) 993-3736  
or [lfickau@foxcu.org](mailto:lfickau@foxcu.org)



## 8 Reasons to Schedule a Classroom Presentation

**1** 88% of teens assert that they don't like the way it feels to owe someone money. However, almost three in ten teens are in debt. - *Charles Schwab Teens & Money 2007 Survey*

**2** When young adults ages 18 to 25 were asked to name the most important problem facing them in their lives today, the highest response (30%) was financial issues including bills, debt and the cost of living. - *Pew Research Center, 2007*

**3** 76% of college students wished they had more help preparing for their financial future. - *The Hartford Financial Services Group, 2007*

**4** Only 9% of families used college savings funds, such as a 529 plan, but of those who did, the average amount contributed, \$7,964, was the highest source of any personal contribution. - *Sallie Mae and Gallup, 2008*