



# MARATHON COUNTY EMPLOYEES CREDIT UNION



[www.mcecu.org](http://www.mcecu.org)

August 2005



## Construction Update

Well, we are officially **under construction**. The city is working on both bridges on Thomas Street. Only one lane of traffic is scheduled to be open. 6826

We have joined an **ATM alliance so that our members can use other credit union's ATMs for free. To find the nearest free ATM go to:** [www.atmallianceone.org](http://www.atmallianceone.org)

### The area ATMs that are free are:

Tower Credit Union      CoVantage Credit Union  
Cloverbelt Credit Union      Kwik Trip Gas Stations

### Other ways to utilize us without visiting are:

- Mail:** Inner Office or US Postal Service
- MARS:** Our 24 hour teller at 1 877 678-1016
- Phone:** 715 261-7680
- Debit Card:** Use at merchants or ATMs
- Online:** [www.mcecu.org](http://www.mcecu.org) "CU ONLINE"
- Email:** [cuteller@mail.co.marathon.wi.us](mailto:cuteller@mail.co.marathon.wi.us)
- Coworker:** On payday have one person from your office be designated to fight the traffic and visit us to do the entire Department's banking. (With permission we will do this and send the transactions back in sealed envelopes)



## MAILING OF NSF NOTICES

Effective 8-8-05 we will no longer send overdraft notices. We are finding that members receive them too late to take any action on the items. **We have found a better way to notify you of an overdraft.** Every member can set up an account alert to be called or emailed if their balance falls below a certain dollar amount. If you do not have internet access we can set it up for you to be called. The emails come in before 7 am and the phone calls come around 10:15 am. 5371

To set up your account alert follow these simple steps:

- Go to: [www.mcecu.org](http://www.mcecu.org)
- Click on Account Access
- Go to Account Access
- Login
- Click on Account Profile. Complete Profile
- Click on Account Alert
- Add Account Alert

I have set mine up to be both via email and phone. That way I am sure to be notified. 5090

**If you need any help in setting up your alerts, please feel free to call us at 261-7680.**

**As a MCECU member, your opinion is very important to us. Please take a minute to fill out this brief member survey. Return it by August 15<sup>th</sup>, 2005, and you're entered in a drawing to win 4 Brewer Tickets!\***

Drop off or mail to: President Anne Heggelund 400 E Thomas St Wausau WI 54403 or email your comments to Anne at [cupresident@mail.co.marathon.wi.us](mailto:cupresident@mail.co.marathon.wi.us). Your comments help us make sure MCECU is serving your needs. Thank you for your participation.

### Please tell us...

**The two things you like MOST about Marathon County Employees Credit Union** \_\_\_\_\_

**The two products or services you'd like MCECU to provide** \_\_\_\_\_

Name \_\_\_\_\_ Phone # \_\_\_\_\_ Email \_\_\_\_\_

\*Submitting this completed survey enters you in the drawing to win 4 Brewer Tickets for 8-27-05. Must be a MCECU member in good standing. Drawing will be held Wednesday, August 17<sup>th</sup> 2005. The winner will be notified by telephone or email.

## What's up with.....Julie

Well let's see, not too much is up with Julie at all. I don't care for this hot weather that we have been experiencing. My lawn is brown and crunchy, and my dogs don't even want to go outside. The fish have not even been biting in this heat.

I will share a new favorite recipe of mine.

### Dill Potatoes Romanoff

2 cups cubed red potatoes  
2/3 cup 1% cottage cheese  
1/3 cup sour cream  
1 tablespoon all-purpose flour  
1 tablespoon dried minced onion  
1/8 to 1/4 teaspoon dill weed  
1/8 teaspoon salt  
1/4 cup shredded cheddar cheese

Place potatoes in a large saucepan and cover with water. Bring to a boil. Reduce heat; cover and cook for 15 minutes or until tender. Drain and cool. 4669

In a blender or food processor, puree the cottage cheese, sour cream and flour. Pour into a large bowl. Stir in the onion, dill and salt. Add the potatoes; toss gently.

Transfer to a shallow baking dish coated with nonstick cooking spray. Bake, uncovered, at 350 for 20 minutes. Sprinkle with cheese; bake 5 minutes longer or until cheese is melted.

\*\*This is a recipe for two people, so you may want to double it.

## Try out our Debit Card

Our Debit Cards are FREE and debit cards are becoming more and more popular, with good reason: they combine the best of two worlds. On the one hand, a debit card is like an **electronic check**. When you pay for something with a debit card, the money **comes out of your checking account** just like it would with a cashed check. At the end of the month, you get a statement that lists your transactions, much like a checking account statement. You don't have to pay a bill at the end of the month, and you're forced to stay within budget. 4056

On the other hand, a debit card is like a credit card. If a store accepts MasterCard credit cards, for example, the store will accept MasterCard debit cards. **So you don't have to write a check and present every piece of ID you ever owned.** And you can use a debit card out of state or in places where checks are not accepted.

Our debit card is also an **ATM card** that can be used to directly access your checking or savings account. You can find an ATM almost anytime, anywhere. You insert your card, punch in your PIN (personal identification number), and tell the machine what you want it to do. The electronic processing network verifies your information and, if you're withdrawing money, deducts the amount from your account and spits out your cash on the spot.



## "Float" is becoming a word of the past!

Have you been to a merchant lately where they take your check, scan it, and then give it back to you? The merchant then puts your check electronically through and withdraws the money from your account that same day. There goes the "float" on your account.

Checks are clearing much faster today and with the ability of merchants to put your checks through electronically, you need to keep on top of your checking account balance.

We have an easy way for you to do this, 24 hours a day. Just go to [www.mcecu.org](http://www.mcecu.org) and log on to our home banking and you can see exactly where your checking account and all accounts are at.

## Odds & Ends

There are seven hidden account numbers in this newsletter. If your number is one of them, call 261-7680 to claim your \$5.00 prize. Good luck!

Our **Mall of America bus trip** will be November 12<sup>th</sup>!

Members with **Christmas Club Accounts** should note that their funds will automatically transfer to the checking or savings account of their choice on September 30<sup>th</sup>.

## FRAUD ALERT

Please be aware of fraudulent schemes to obtain your personal confidential information (social security numbers, account numbers, or passwords). Those who set out to steal your identity may attempt to **impersonate Marathon County Employees Credit Union, MCECU, and scam you into giving out your information to use for fraudulent purposes.** Never give personal information over the internet or phone unless you initiate the contact. 1585

Be advised **MCECU WILL NOT** send you emails that request or ask confirmation of personal information such as social security numbers, account numbers, passwords or any such confidential information. For security reasons, please **DO NOT** include your personal confidential information in emails sent to us. If you receive any fraudulent emails that request this type of

information, **DO NOT RESPOND** and inform us immediately. 3679