



MARATHON COUNTY EMPLOYEES CREDIT UNION

www.mcecu.org

December 2004



Guard against holiday ID theft

Safety tips to help consumers guard against theft while they're shopping:

- Guard against **phishing** when shopping online. Shop online only at legitimate websites to avoid "phishers" who bait potential victims with e-mails and lure them to sites that look legitimate but aren't. Be wary of responding to "great" holiday specials received via e-mail or online.
- **Carry only what's needed.** Limit the credit and debit cards you carry, so if the wallet's stolen, you've made it harder for crooks to cash out on multiple cards.
- **Guard your Social Security Card.** Never carry the card unless you know you'll need it. Store it in a secure place. Don't put your Social Security number or driver's license on your checks.
- **Exercise caution in giving out personal information.** Don't give information over the phone, through mail or over the Internet unless you're the one who initiated the contact.
- **Memorize your PIN and online password.** One-third of ATM frauds involved cardholders who wrote their PIN on their ATM cards or on slips of papers kept with the cards. Don't use your address, birth date or Social Security number as a PIN or password.
- **Watch cashiers closely.** Watch anyone who handles your check or plastic cards. Make sure they swipe the card only once. Get your cards back quickly and never let them out of your sight.
- **Watch your paperwork.** Always take receipts and carbons. Thieves can retrieve information on them by "dumpster diving" through your trash. They look for pre-approved offers you may have received in the mail with your bank statements, ATM receipts and discarded checks. Shred important information.
- **Be suspicious of phone solicitations.** Never provide information unless you initiate the call. To reduce telephone solicitations from national marketers, send your name, address and phone number to: DMA Telephone Preference Service, P.O. Box 9014, Farmingdale, NY 11735-9014.
- **Check your credit report.** Once a year, get a copy of your credit report from the three main credit reporting agencies. Look for errors that could negatively impact you. The law permits the credit bureaus to charge up to \$9 for each report, but in early 2005, consumers can get a free annual credit report. 1545

COMMUNITY SERVICE UPDATE

Recently we have been busy with community oriented events.

- Your credit Union won first place for the **DORA MAXWELL SOCIAL RESPONSIBILITY AWARD** honoring community service. We received the award for our work with UW Extension in teaching financial education classes along with sponsoring the American Cancer Society's Relay for Life. 2415
- In October we collected \$629.10 for the **Red Cross** for relief for the Florida Hurricane victims. Thanks to all that donated. 2940
- Our Kirby Kangaroo Club kids and a few members donated \$23.68 to **Humane Society** along with lots of needed items. Judy Lombard from the Humane Society wrote "Thanks so much for the many wonderful donations and gifts for our homeless pets. Each year we care for over 2,200 homeless pets. Your kindness will help us provide the care they need until they find new homes. Thank you for remembering our furry guests. You're the greatest."

Members do make the difference!



Holiday Loan Sale

Up to \$5,000 at 7.9% APR

1-year term payments are \$86.94 per \$1,000

All loans are subject to MCECU's normal underwriting procedures. Rate applies only to new money borrowed from MCECU. Annual percentage rate as of December 1, 2004. Offer ends 01-31-05.

Apply Online, email or call Julie:

www.mcecu.org

culoans@mail.co.marathon.wi.us

715 261-7685

Energy Saving Tips

WINTER TIPS:

KEEP THE HOT AIR IN BY PREVENTING DRAFTS

Seal all cracks, and holes where cold air blows in and hot air leaks out. Remember to keep your blinds and drapes closed at night to block drafty window areas. You could save up to 10% on your annual bills.

MONITOR YOUR THERMOSTAT

Keep the temperature at sixty-eight degrees or lower. Each degree higher uses three percent more energy. Lower your thermostat setting at night, and turn your heat down before you leave the house. It costs less to reheat your home than to keep it warm while you're out.

HEAT CREATIVELY

Open your drapes during sunny days to let natural heat in your house. Dust or vacuum your vents often to maintain airflow. Shut off the heat to unused rooms and keep their doors closed. Wear warm clothes and sweaters, and use blankets while resting.



Holiday Hours

To enable our staff to enjoy the holidays with their families, we will be closed: 5252

Friday, December 24th
Friday, December 31st

You can still access your accounts by using your debit card, calling MARS at 877 678-1016 or logging onto our website at www.mcecu.org. We wish you and your family a joyous and peaceful holiday season.

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! 6658

We have **2005 calendars** in the lobby for you. Stop in or call 261-7680 for yours. We have wall and pocket calendars available.

Did you know that your **family members can join**? Why not have all the members of your family join the credit union? We would love to have them as members.

Account Access

Accessing your account here at MCECU can happen in many ways, here are just a few:

In person:	Lobby, Drive through or Night Drop
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
Checks:	Write checks anywhere
Online:	www.mcecu.org "CU ONLINE"

We are here to serve you! You can use any method of access that fits your lifestyle.

Christmas Gift Ideas

For those of you who cannot think of a gift for someone give the gift of money. We have currency gift cards available free of charge. 4056

Another gift idea is to open an account for a person and put some money in it every payday and watch it grow together. I have opened accounts for all of my godchildren and it is amazing how fast the money grows. Give the gift of a lifetime and teach a person how to save!

MYTH #1 about Credit

Myth #1 *If I don't use credit, I'll never be able to buy anything.*

Reality: If you don't use credit, you won't have debt. Remember when people used to pay for purchases in cash? If you want something bad enough, save for it. It is significantly more rewarding to purchase something and own it outright than to create another liability. 5608

What's Up withRon

I work part-time at the credit union. I started July 30, 1997 through the Supported Employment Program. I enjoy my parents dog Carpenter, swimming laps, surfing the Internet, watching sports and my parents cottage in Hazelhurst.

One of my goals is to stay out of the Health Care Center, and indeed, it's been a long time since I was there. Another goal is to return to living in my own apartment. Right now, I am living with my parents.