

Money Cents



Marathon County Employees Credit Union Newsletter
400 East Thomas Street Wausau 715-261-7680 www.mcecu.org



Construction Update

Starting **August 1st Thomas St. will be under construction.** The city is redoing the bridge over the river. Only one lane of traffic will be open. Lights will be at the River Dr intersection.

We felt we needed to find **more ways for our members to access us** so they can avoid coming to the Credit Union during the construction of Thomas St. We have joined an **alliance so that our members can use other credit union's ATMs for free.**

The area ATMs that will be free are:

Tower Credit Union on Bridge St
Tower Credit Union on Stone Ridge Dr. (Off of X) in Weston
Tower Credit Union: in the gas station at 308 W Stewart Ave
CoVantage Credit Union by Eastbay at 110 S 1st Av
CoVantage Credit Union by Briq's at 3807 Schofield Av
Cloverbelt Credit Union at 110 McIndoe St
Cloverbelt Credit Union by Hampton Inn at 625 S 24th Ave
Cloverbelt Credit Union by the Palm's Supper Club

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
Checks: Write checks anywhere
Online: www.mcecu.org "CU ONLINE"
Email: 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 Departments banking. (With permission we will do this and send the transactions back in sealed envelopes)

To find the nearest free ATM go to:
www.atmalliacneone.org



LET US "GIVE YOU GAS"

If you are buying a boat, car, truck, RV, motorcycle, or jet ski, get your loan at MCECU and we will give you a \$25.00 gas card. Also, move your loan from another institution and we will give you a \$25.00 gas card. (\$7,500 minimum) *

Apply online at www.mcecu.org or call Julie at 261-7685. *(Loans subject to credit approval)

NSF Fee Update

Effective July 1st our non-sufficient funds fee will be \$20.00. Our transfer fee will remain \$3.00. These fees can be avoided by watching your account online at www.mcecu.org so that you can see your balance daily. Or, if you do not have a computer, you can check your balance by calling our 24 hour teller at 877 678-1016. 4225



Attention Young Adults

MCECU has everything you need for your journey through high school and beyond. See us today to get started on your financial future:

How do you pay for stuff? Get our **free checking account.** No minimum balance. No monthly fee, and unlimited check writing. Plus, your first 50 checks are free. 6805

Need cash fast? Sign up for our **Free Debit Card.** Use it to get cash at any ATM or to pay for stuff at the checkout counter.

Know where your money is 24 hours a day. Use our **free internet banking** to check on your account any time. You can view balances, transfer money, make loan payments and more.

Need a charge? If you need a credit card for emergencies, get a low rate MCECU VISA Card.

When you need a loan for school. We offer Federal Stafford loans for students and Federal Plus Loans for parents. Mary can answer all of your student loan questions. If you need a loan for a car or any other reason, we can help there, too! 5178

Your Credit Union, Better than a Bank!



President's Corner

I may not be Annie Oakley but I did manage to get the best of my young friend Logan on our 2005 turkey hunt! Early on, in the chill of the morning, Eric, my husband, did his best to "call" in the turkeys. We especially wanted to see Logan bag his first turkey and he sure was excited. But after a few turkey teases, where they never came in close enough for a good shot, the guys decided to take a nap. Good grief. As I stood on guard, I saw the biggest turkey ever! Only one problem. It was directly behind Logan, who continued to sleep peacefully away.

I debated shooting at it, as he was laying down flat, but then I thought his mom might not appreciate me bringing Logan home with shot pellets in him. I gritted my teeth as it wandered safely away. Nuts.

That night we scouted. Logan had five birds fly over him and was sure he would bag his first turkey the next morning. Fast forward to 3:30 a.m. Eric tries to wake Logan. 3:45 a.m. Anne tries to wake Logan. 4 a.m. we leave without him and take up our position in the prime area Logan had chosen. Sure enough. There sits a 22 1/2 lb Tom turkey and I shoot it nice and clean. Logan was not too pleased when we made him sit in the pictures we took, after we woke him up. Moral of the story, Logan? You snooze, you loose!

PS. We still don't have my husband's rifle back from Rapid City, South Dakota. Anybody going that way anytime soon???

Odds & Ends

We are proud to have sponsored a team for the American Cancer Society's **Relay for Life**. This was our 11th year and we would like to thank all that participated. Our credit union is proud to be involved in this event. **Team MCECU itself raised \$2,589.77.** Overall the event raised over \$202,000. Thanks for supporting this great cause. We hope the funds help find a cure for cancer.

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!

Credit Union Nights at the Ballpark are July 19th and 20th. Stop in for your free tickets. 3492

Our bus trip to **Mall of America** is November 12th. Mark that date on your calendars. Start a Christmas Club now so you will have money to spend.

We have added a tier of \$25,000 + to our **Money Market Account**. Call or go online to see our great rates!

We have a few sets of **lost keys** in our lobby, so if you are missing your keys, call Jillian at 261-7684.

What's Up with.....Mary

If you read my last "What's Up" article, at that time my husband, Dennis, had just finished all of his cancer treatments and was beginning to feel like himself again. He continues to go for his quarterly check-ups and as of June 9th is cancer free. He has had an amazing attitude through all of this and I contribute that along with his wonderful doctor in Marshfield for his recovery.

My son, Andy, who at that time was in Minneapolis, has transferred back to Wausau to begin a challenging new position at work. He just purchased his own home last week, so we had the "big move" last weekend. Our garage looks empty now that he has all his stuff in his two, two-car garages. 1587

And Becky, my daughter in Fort Myers Florida, is going to have Dennis and I as close as "down the road" in the very near future. Yes, we are moving to Florida!!!! It's been something we've talked about for years, even before Becky moved down there. Each time we went to visit we found it harder to come home, especially in winter (I HATE WINTER)! So, in February, on the way home from our last visit we decided life is too short, we were going to work on making the move sooner rather than later. Well, with the help of Becky and her friend's mother (who happens to be a realtor) we found our "condo" last month and will be closing the end of July.

So, yes, I will be leaving the Credit Union. Dennis and I are currently job hunting in Fort Myers, via the internet, along with getting our home in Rib Mountain ready to put up for sale. Depending on how things go, it could be as soon as the end of July or as late as early Fall before we are ready to make the move. It's exciting and sad all at the same time. It's not easy leaving family (especially Andy) behind, but I have to keep thinking about the quality visits we will have either back in Wausau or down in Florida, and "HOW MUCH I HATE WINTER"! It's also sad leaving my job here at the Credit Union. I love what I do! It's been a challenging and rewarding 11 years here, and I thank you for the privilege of serving you. I will miss all of you....the members as well as my co-workers and friends!

Hours

These are the hours we are open to serve you:

	Lobby	Drive Through
Monday, Tuesday & Thurs.	9:00 - 4:30	8:00 - 5:00
Wednesday	9:00 - 4:30	9:00 - 5:00
Friday	8:30 - 5:00	7:30 - 5:30

If our hours do not fit your schedule, call 261-7680 and we may be able to arrange a time that fits your schedule.



MYTH #14 ABOUT CREDIT AND DEBT

"If my debts get to be too much, I'll just file for bankruptcy quick before the new laws take effect in October."

Reality: **Bankruptcy is a very serious matter** and should be a last resort, not an easy out. It is a legal case filed with the bankruptcy court that is a matter of public record, and it can be reported for 10 years or more. Many people who have filed bankruptcy wish they had tried other alternatives before filing. Once a person files, they will always be "a person who filed bankruptcy," and that can never be taken back. **Lawyers are coming out of the woodwork encouraging people to declare bankruptcy.** They are **not looking at your best interest.** They are looking to collect a retainer fee to file for you.

Bankruptcies affect all of us. The credit union has to "write off" the loans that this person had and that costs money, money that could have been spent in other ways. **So far, in 2005, this credit union has had to set aside \$73,116.06 to help cover the cost of members declaring bankruptcy on us.** This \$73,116.06 could have been spent elsewhere. It could have purchased an ATM. Because when a member declares bankruptcy on the credit union, since we are member owned, they are declaring bankruptcy on you, the 2,442 member/owners of the credit union.

If you, or someone you know is in need of financial help, give **Consumer Credit Counseling Service a call for a confidential interview.** They are located in Wausau at 715 849-3322.

If you, as a member, must declare bankruptcy, please remember, you can agree to pay us back. It is called reaffirming your loan. If you have any questions please call Anne or Julie at the credit union. 4

Calling all Parents and Grandparents!

Did you know that we have a club for kids' ages 0-12 to teach them how to save? Well, we do. It is the **Kirby Kangaroo Club and it is cool to be a member of it.** We have different programs throughout the year to help them develop good financial skills. So, why not open an account for them today? Just stop by the credit union to start them on their way to good financial habits. 2441

Also, you can set aside as little as \$1 a payday for their account to help them watch their money grow. I set aside \$2 every payday for all of my godchildren. It really adds up over the years.