



## ONLINE BANKING SECURITY UPGRADE

You asked for it, soon it will be here. Enhanced security for online banking.

Right now we are in the testing phase of an upgrade to our online banking. The upgrade will give new security features so that after you register once, you will not need to use your Social Security number. Around **June 15<sup>th</sup>** you will see a new secure sign in screen that looks like this:

Welcome to Your Online Account Access!

**Log In**

Access ID:  ?

Password:  ?

Enter the security code shown below:  ?

5129

The upgraded online banking will have added features. A few of the online banking features are:

- [Account History](#)      [Funds Transfer](#)
- [Draft Withdrawal](#)    [Loan Payment](#)
- [Check Reorder](#)        [Recurring Funds Transfers](#)
- [Account Alert](#)        [Recurring Loan Payments](#)
- [E-Message Center](#)    [Request a Stop Payment](#)
- [Report a Lost or Stolen Debit Card](#)

Deposits and withdrawals will be in separate columns

Our web site is a **secure** web site. You can access our **free** online banking at [www.mcecu.org](http://www.mcecu.org). Just click on account access. 3380

## CREDIT UNION NEWS

**Credit Union Night at the Ballpark is Wednesday, July 21, 2004 at 7:05 pm.** We will have tickets available in the lobby in July. Free admission.

The 10<sup>th</sup> Annual **Relay for Life** will be June 11<sup>th</sup> and 12<sup>th</sup> at John Muir Middle School. Join us June 11<sup>th</sup> at 6:00 pm for the "survivor" lap. 2621

There is a link on [www.mcecu.org](http://www.mcecu.org) to Member's Financial Network where you can check out stock market stuff.

Your Credit Union...It's Not a Bank...It's Better!

## "RELAY FOR LIFE" RAFFLE

### PRIZES

- Home Security Kit
- 2 Brewer Tickets & Parking Pass for 8-1
- 2 Brewer Tickets & Parking Pass for 8-13
- Snack Basket
- Beach Basket
- Wine and Cheese Basket

### DRAWING

Monday, June 14<sup>th</sup> at MCECU

### TICKETS

\$1 each or six for \$5.00  
Tickets available at the credit union

### PROCEEDS TO:

American Cancer Society

## "RELAY FOR LIFE" BAKE SALE

On June 11<sup>th</sup> we will be having a bake sale in the lobby with all proceeds going to the American Cancer Society. Please stop in and get some goodies and help us find a cure for cancer. 1812

## HIDDEN ACCOUNT NUMBERS

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!

## **MCECU HAS HOME EQUITY RATES AT 4.75%\* WITH NO PAYMENTS UNTIL OCTOBER 1, 2004!\*\***

You've worked hard for your equity...now use it to make your dreams come true: renovate your home, build a deck, landscape your yard, buy a boat, refinance your car, go on vacation. . . it's always your choice when it's home equity! 4199

Open a new Home Equity Line Of Credit (HELOC) or get a better rate on your current HELOC by refinancing it from another financial institution...all with no payments due until October 1, 2004!

- Special Low Home Equity Rate & Payment Option
- Up To 100% Loan To Value
- Simple & Convenient Fund Access
- Tax Deduction Potential. Consult your tax advisor.

HELOC = Home Equity Line Of Credit

HELOC = Funds at your fingertips whenever you need them, 24/7, you're in control!

HELOC = Special low rate and no payments until October 1. More money for Summer fun!

Mortgage & Home Equity Products At Your Credit Union Include:

- Up to 30-Year Fixed & Adjustable Rate Mortgages
- Fixed and Adjustable Rate Home Equity Products
- Low Closing Costs and Superior Service

Hurry...rates won't stay this low for too long! Call Joan at 715 847-4732, or apply instantly online at [www.connexuscu.org](http://www.connexuscu.org). Hurry! Offer Ends Soon. Mention Code HELOC475-MCECU.

\*4.75% APR is an introductory rate good through 10/1/04, then the rate will switch to the rate applicable at that time. The most current HELOC rate is 5.75% APR. Rate may increase after consummation. The maximum rate that could be imposed is 15.9% APR. Offer is eligible on new HELOCs or HELOCs refinanced from other financial institutions only. Offer subject to underwriting and may change at any time. Qualified loan amount is based on individual credit and loan to value.

\*\*Interest will continue to accumulate on your loan during the month(s) you skip your payment. Deferring loan payments will extend the term of the loan due to additional accrued interest. Marathon County Employees Credit Union is participating with Connexus Credit Union to provide its members with an expanded portfolio of Mortgage and Home Equity Products.

**BETTER SERVICE  
IS ALWAYS A  
BETTER VALUE!**

*Thanks for being a member!*

## **WHAT'S UP WITH .....JULIE**

I have just celebrated my 5 year anniversary here at the credit union. I am very happy I made the move from Tower Credit Union. It is a wonderful place to work with a great membership! 4534

I am looking forward to Musky season opening. As you might have heard, I finally caught my first Musky last August. It was 44 inches, and 23 pounds. I should have it back from the taxidermist within a few months, it will be in my office for about a month, so stop in and see it. I just renewed my subscription to Musky Hunter magazine, so hopefully I will catch an even bigger one this summer.

My new discovery is the seafood man that sits on Thomas Street on Thursdays, he has the BEST shrimp you could ever imagine. He even gives out recipes. The tempura batter recipe he has is amazing. So if you are hungry for seafood, I would recommend stopping in and talking to Wally.

## **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:	<a href="http://www.mcecu.org">www.mcecu.org</a> "CU ONLINE"

We are here to serve you! You can use any method of access that fits your lifestyle. 5579

## **ATM/DEBIT CARD SECURITY TIPS**

Treat your card like cash. Always keep your card in a safe place

Keep your "PIN" a secret.

Do not disclose information about your card over the telephone.

Do not expose your card's magnetic stripe to magnetic objects.

Report a lost or stolen card at once. 6611

Review your account statements. Prompt notification of any errors will limit your potential liability for unauthorized transactions.

