



Annual Meeting Update

Our 39th Annual Meeting was held April 29th at the VFW: Your elected Board of Directors are:

- Philip Valitchka, Chairman
Robert Bruss, Vice Chairman
Jackie Bethel, Secretary
Kathy Kainz, Treasurer
Lorraine Beyersdorff, Director

Kathy and Lorraine were elected to three year terms. Please welcome Lorraine to the board and congratulate Kathy on her reelection. 330

The board of directors is responsible for directing and controlling the credit union. If you have any questions or concerns about your credit union, please feel free to contact any of the board members. Remember, you own the place!

Get a 1/4 % Off Your Next Loan

The next time you need a loan, apply online at www.mcecu.org and save 1/4 % on your rate.

Just visit our secure web site, click on "Loan Application" and apply online. The web site is secure and the application will go straight to Julie.

Membership Has Many Advantages!

As a member/owner of the credit union, you can take advantage of our many convenient services!

- Direct Deposit/Payroll Deduction
CU Online Home Banking
MARS 24 Hour Audio Response
Checking Accounts
Money Market Account
IRAs
Savings Accounts for all reasons
Mortgages of all types
Loans for any reason
A staff that cares!

We're ready to meet all of your financial needs!

What's Up WithPat

Hello.....I am the most recently hired employee of your credit union and one of your Member Service Representatives. After a 20 yr. career in the insurance industry and feeling the need for something more exciting (midlife crisis??), I found myself entering the Credit Union world and so far very much enjoying the new experience and new faces. 1346

A little bit about me....I am a Wausau native and have lived here my entire life. I absolutely love Wausau and everything it has to offer. I find the constant growth of our community to be very exciting and am thrilled to know that we are nowhere near the end....I am proud to call it HOME!! My family life is a hectic one and always a top priority, although I have only two children (Brad 24, getting married next month and Brian 21), I have 8 siblings (7 local and 1 in Alaska), a retired father, a fiancé Erik (sent to me by my angel) and my cat of 12 yrs. Sammy. Hobbies that take up my remaining free time are: enjoying nature and gardening, cooking, drinking coffee at Barnes & Noble, frequenting Culver's for their "flavor of the day", playing the piano (a dream come true that started 5 mos. ago), the Packers, listening to any and all types of music and sharing a good bottle of Merlot with friends or family. 1819

The next time you stop, please introduce yourself and I apologize in advance if I don't remember your name. Looking forward to getting to know all of you!!

p.s. and stop trying to get me to give you more money than your check is written for!!

BETTER SERVICE IS ALWAYS A BETTER VALUE!

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!

Check out our great rates on our mortgage loans

With mortgage rates at affordable levels, the home of your dreams may be within your reach. And with MCECU, you can take advantage of these great features: 6371

Get preapproved. You'll know exactly how much home you can afford. Plus, home sellers may prefer bids from preapproved buyers.

Low rates and closing costs. MCECU offers some of the most competitive mortgage rates and closing costs around.

Flexible terms. Choose from 15-year fixed, 30-year fixed, 1/1 and 3/3 adjustable rate mortgages.

Real people at real places: Visit or call Joan to apply for a mortgage loan. 847-4732.

Not in the Market for a new home? 3841

Consider **taking advantage of the equity** you've built up in your home with a home equity loan or line of credit. A home equity loan is ideal for financing home improvement projects, debt consolidation and other one time costs. A home equity line of credit allows you to access your approved credit line as needed for ongoing expenses, such as college tuition, or as an emergency source of credit when the roof leaks or the car needs repair. Plus the interest you pay on a home equity loan or line may be tax deductible. *

To learn more about our first mortgage and home equity products call **Julie at 261-7685.**

*Consult a tax advisor for deductibility in your situation.

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 10th Annual **Relay for Life** will be June 11th and 12th at John Muir Middle School. Join our team in raising funds to help eliminate cancer. If you would like to be on our team, call Pat at 715 261-7684. 5351

There is a link on 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!

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. 4955