

Money Cents



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



CONSTRUCTION GOT YOU DOWN?

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"
Email: cuteller@mail.co.marathon.wi.us

With all of the construction going on around us, visit us online, call or email us. Save yourself the headache of Thomas Street traffic.

HOME LOANS



The rates on home loans won't be this low for long! Get moving! Rates start as low as 3.95% APR. Call Joan at 847-4732 to discuss your options.

President's Corner

Once again, I was off on a scuba adventure to the Caribbean. But this time there were no sharks, just two hurricanes. I went to the Cayman Islands just after Hurricane Frances passed to the North and devastated Florida.

While we were out on the water, Frances gave me a scare by forming a "down spout" pulling water out of the ocean which it would later dump on Florida. Whew! That was close. I felt sorry for all of the fish that were being "sucked in" and then dropped back to the ocean at about 100 miles per hour. "OUCH" 4101

The Cayman Islands are truly a wonderful dive location. The coral reefs are magnificent and the fish are incredible. On September 9th it was my time to come home, perfect timing. On September 8th the Cayman Government ordered the evacuation of all tourists due to Hurricane Ivan. I was fortunate to have an airline seat already for the 9th. The airport was a zoo. Thousands of people were trying to catch flights out to flee "Ivan". The plane was jammed as they had children sit on adults laps to get as many people as possible on every plane.

Hurricane Ivan did hit the Cayman Islands on Sunday September 12th. It devastated the islands, but no lives were lost as they did a great job of evacuating people.

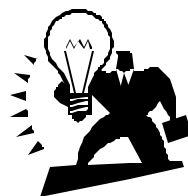
So my advice to members this quarter is: **"There is no place like home!"**



Score a winning rate with MCECU's CD Special.

For a limited time MCECU is offering a **24 month certificate** with a special **3.10% APY***! \$5,000 minimum deposit required.

*Annual Percentage Yield. The rate is 3.06%. A penalty may be imposed for early withdrawal.



OWNERSHIP

Did you know that credit unions are member owned not-for-profit financial cooperatives dedicated to improving members' lives? Well, we are. We are a financial institution just like banks are, offering the same services, but "better!" 3168

2,350 members own this credit union and its \$11,286,335. Money the credit union makes is returned to members in the form of better rates and services. Stockholders own banks. Banks make money for stockholders, not for customers. 1202

Credit unions are the only democratically controlled financial institutions in the U.S. You and other members elect a volunteer board of directors to oversee the credit union. The president reports to this board. Bank directors, however, are paid and legally bound to make decisions that benefit stockholders, not customers.

If you have any ideas on how we can run your cooperative better give Anne a call at 261-7689 or email her at cupresident@mail.co.marathon.wi.us. 3924

Thanks for being a member/owner!



Check 21

If you think you can get away with float, think again. You know what float is-you write a check today hoping it won't be deducted from your account for a couple more days. That won't necessarily work anymore.

The Check Clearing for the 21st Century Act (Check 21) will cut the time it takes a check to clear from days to hours. So think about whether you need to change your checking writing habits.

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!

Credit Union Night at the Movies will be October 16th at Cedar Creek. The movie is "Shrek". We have tickets in the office for 2:00 and 7:00 shows. Tickets are \$1 and the proceeds go to Children's Miracle Network.

For great information on **Identity Theft** and how you can prevent it, visit our web site at www.mcecu.org and click on **Liberty Identity Theft Services**. This site educates about identity theft, helps targets of identity theft to defend against it, and guides victims, one-on-one, through the crisis resolution process. 4716

Hurricane's Charley, Frances and Ivan did much damage to Florida. Our web site host, online and telephone banking vendor is in Orlando. They were without power for days. When Hurricane Charley hit, the disaster backup site began operation and our services did not miss a beat.

It is nice to know that **disaster planning** really does work.



AUTO WARRANTY

Did you know that we offer auto warranties? Well we do, and they are generally better than what the dealers have to offer. And the best thing about them is that usually they are less expensive than what the dealers are selling. Contact Julie at 261-7685 to find out if a warranty is right for you.

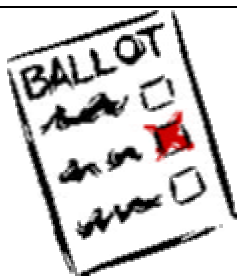
MONEY MARKET ACCOUNTS

If you are looking for an investment account that earns a higher rate of return than a regular savings account, plus combines the safety of federal deposit insurance, look no further than a Money Market Super Share Account.

Visit our web site at www.mcecu.org for more information and current rates! 5366

MasterCard Secure Code

Coming Soon: Your Debit Card is eligible for MasterCard® SecureCode™ - a free, new online security service to help guard against unauthorized use of your MasterCard online. The next time you shop online at a participating merchant, a window will appear asking you to confirm your identity and create a personal SecureCode™. Once enrolled, enjoy added peace of mind when you shop online.



VOTE 11-2-04

The election is coming up on November 2nd. Please remember to vote. We have six members running for office.

Remember, "Government is run by those who participate".
Author unknown Please **participate by voting on November 2nd**. If you are going to be out of town, please be sure to Absentee Vote.

Mall of America Bus Trip

When: Saturday Nov 13th
Cost: \$30
Depart: 6:30 am
Return: 11:00 pm
Includes: "Meet and Greet", snacks & videos

Call 715 261-7680, stop in the office or email cuteller@mail.co.marathon.wi.us to reserve your seat.

What's up with.....Mary

It's been a "long" year since my last "What's Up" article.

Last fall my husband, Dennis, was diagnosed with Hodgkin's Lymphoma. After three months of treatment, he was found to also have renal cancer and in March had surgery to remove one entire kidney and part of the other. The surgery was successful and after finishing his full 16 chemotherapy treatments in July, on Friday the 13th of August he was told he was cancer-free. Now we just "hope" from one check-up to the next that the news is always good.

It was a long, hard year and I just have to thank my co-workers and Anne for all of their support. Thanks to them, I could be flexible enough to be in Marshfield, with Dennis, when needed.

Since August, I've helped my son move to Minneapolis in search of bigger and better things and kept track of the hurricanes that threatened my daughter's home in Florida.

To say the least, it has been an eventful year!

PEOPLE HELPING PEOPLE!

Credit unions are unique financial institutions, and part of our mission is to help people. People in the United States need our help.

You can help the victims of Hurricanes Charley, Frances and Ivan by making a financial gift to the American Red Cross Disaster Relief Fund, which enables the Red Cross to provide shelter, food, counseling and other assistance to those in need.

Donate by Phone

Call 1-800-HELP-NOW (1-800-435-7669)

For International Credit Union Week, October 17-23, 2004, we will be collecting donations in the lobby for the Red Cross. We will have a card for you to sign that we will forward with the donations. Instead of having treats in the lobby for Credit Union Day we will use that money to donate to the Red Cross. 6647