



MARATHON COUNTY EMPLOYEES CREDIT UNION



www.mcecu.org

February 2004

10 consumer tips for ATM safety and security

Don't put yourself in harm's way; be smart and stay safe when using an ATM. 1086

The Electronic Funds Transfer Association has some great tips for making sure your visit to the ATM is uneventful.

1. Always pay close attention to the ATM and your surroundings.
2. Be wary of people trying to help you with ATM transactions.
3. Do not use an ATM that appears unusual looking or offers options with which you are not familiar or comfortable.
4. Do not allow people to look over your shoulder as you enter your PIN code.
5. Do not re-enter your PIN if the ATM eats your card -- contact a bank official immediately.
6. Never write your PIN on the back of your card.
7. Do your automated banking in a public, well-lit location.
8. Never count cash at the machine or in public. Wait until you are in your car or another secure place.
9. When using a drive-up ATM, keep your engine running, your doors and windows locked and leave enough room between your car and others in the ATM drive-up line.
10. Closely monitor your statements, as well as your balance, and immediately report any problems to your credit union.

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. 1493

Financial Security in Later Years: March 1, 8, 15, 22 & 29, 2004

Financial Security in later years is a result of planning and effective financial strategies throughout adult life. Financial management is a process throughout life and not a product. Regardless of your current age or stage in life this free program will help you establish or reassess your current financial decisions and strategies.

The five sessions will be held on Monday, March 1, 8, 15, 22 and 29. Each session will be offered twice at 1-3 P.M. and 7-9 P.M. You can register for an afternoon or evening session. It is recommended to attend all 5 sessions, however if you want to register for specific sessions you have that option. To register call UW Extension at 261-1231.

The sessions are:

- March 1: Successful Financial Management & Investing Basics.
- March 8: Finding Money to Invest and Types of Investment Opportunities.
- March 15: Individual Stocks, Bonds, CD's, Tax Deferred, Fraud, Things to watch out for – What is a Good Investment?
- March 22: Mutual Fund Investing. Selecting Funds available through your Employer 401K or Retirement Plan. Tax Deferred Choices.
- March 29: Estate Planning, Wills, Medicare, Medicaid, Social Security, and Long Term Care Insurance. 2842

Free Home Buyer's Seminar

All you need to know about buying a home!

Tuesday, Feb 10th 6:30 p.m. - 8:00 p.m.
Midway Hotel Call 847-4727 to sign up.

We hope to see you on February 10th!

What's Up with Bob

“It was a dark and stormy night...” as Snoopy says in the first line of his great American novel. Well, I can’t recall the weather that evening, but I clearly recall the Credit Union’s Annual Meeting at the Elks Club in 1985 when Jackie Bethel and I were elected to the MCECU Board of Directors. As Jackie said in the last newsletter, the Credit Union has come a long way over the years. At that meeting, several of the founding members of the Credit Union were in attendance as honored guests. I heard many stories from them about the early days and the challenges they faced. We should never forget those members’ great dedication and courage to start a credit union and make it work. Although many things have changed, one thing that has remained a constant is the focus on providing helpful services to our members. Some changes were predictable, such as expanded hours and facilities. Other changes were impossible to predict. In 1985 we were still doing hand posting - no computers. It didn’t take long to start “computerizing”, but the public internet was still a twinkle in some IT developer’s eye and about a decade in the future, so no one’s crystal ball was predicting online financial services. Yet even with the boom in technology, members can still stop in or call and get personal service from a friendly, knowledgeable person who is eager to help. 3953

I began my career with Marathon County in 1979. In my 22 years at the Zoning Department I worked with a wide variety of land use and environmental administration and enforcement programs. In 2001 I left to pursue a new career, and in a remarkable twist of fate, found that my long-dormant interest in working with horses was rekindled. What started as “a few riding lessons” to try to pick up where I left off over 30 years earlier grew into a comprehensive interest in riding and showing, training and behavior, breeding and foal development, and nutrition and pasture management. After working and volunteering at several stables, and meeting many clinicians, trainers, vets, farriers and alternative equine health practitioners, I’ve learned so much and have so much to learn. I am presently helping show and work with two geldings (one a National champion), a young stallion, three two-year old colts with showing credits and breeding potential, and three broodmares, from whom we hope for three healthy foals soon. I would love to hear from any of our members who are horse people! 4740

I am starting my second term as President of the Paper Cities Kennel Club and enjoying it very much. 2003 was a challenging year because we moved our annual all-breeds dog show and obedience trials from the Mosinee Rec. Center to the Greenheck Fieldhouse in Weston. We had a very nice show, with just shy of 1,000 entries. We’ll be there again on June 26 and 27, so mark your calendars!

I look forward to beginning my 19th year on the Credit Union’s Board of Directors, and I wish all of the members a healthy and happy 2004.

Members Make the Difference!

What Is New At MCECU

Our mortgage-lending partner, **Wausau Insurance Employees Credit Union**, has a new name. Same

Credit Union... just a new name. They are now called **Connexus Credit Union**. Call Joan at 847-4732 for all your mortgage needs.

Our business lending partner, **CoVantage Credit Union**, has merged with Community Credit Union of Wausau. If you need a **business loan** or have any related questions, call Dan Hanson at 800 398-2667. 6306

February is Children’s Miracle Network’s “Chain of Hearts” promotion month. To raise money for the kids at St. Joseph’s Hospital in Marshfield we have challenged Maple Hill Credit Union to see which credit union can raise the most money for the kids in February. Please support this great cause and help us beat Maple Hill CU! Links are just \$1 and all of the funds go straight to St. Joseph’s for the kids. Stop in the lobby for your link!

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!

Post Holiday Blues Loan Sale

Are you afraid to open your credit card bills from the holidays? Does your holiday or tax debt have you down? Well, Julie has the cure for you! We are having a loan special for the month of February:

Up to \$10,000
7.9% APR
One year payback
Payments of \$86.96 per \$1,000

These are signature loans and subject to credit approval. To apply call Julie at 261-7685, email her at culoans@mail.co.marathon.wi.us or apply online at www.mcecu.org. You can save a ¼% by applying online. 5067

We Want Your Feedback

Feel free to let us know if you have any suggestions for how we can serve you better. Please call Anne at 261-7689 or email at cupresident@mail.co.marathon.wi.us.