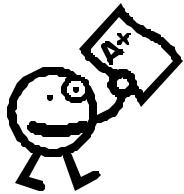




Seasons Greetings!

As the holidays draw to a close, we want to pause for just a moment to tell you how much we value your membership. We strive to show our gratitude throughout the year, and now is a perfect time to send a special note of appreciation. Thank you for being a member of the credit union. May the year 2005 be filled with peace and prosperity. 5898



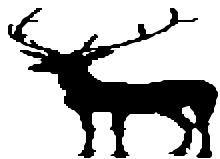
FACT ACT UPDATE

Congress passed the Fair and Accurate Credit Transactions Act (FACT Act). The biggest change for you as a consumer means that starting **March 1, 2005** you will be able to get one free credit report annually.

The three nationwide consumer reporting companies – Equifax, Experian, and Trans Union – have these centralized sources for you to get your report:

- Online: www.annualcreditreport.com
- Phone: 877 322-8228
- Mail: Annual Credit Report Request Service
PO Box 105281
Atlanta, GA 30348-5281

I encourage all of you to get an annual copy of your credit report and to verify that everything on it is correct. This is one method of finding out if you are a victim of identity theft. If, after **March 1, 2005**, you get your free report and have questions, stop down and we can help you with understanding how to read your reports.



President's Corner

It was time to pack away my scuba gear and oil up my gun (well, actually, my husband Eric does that for me!). I love hunting so much; I actually take vacation for the rifle season. Thank goodness I am married to an avid hunter (That's a bit of an understatement!!!)

This year was a special year. Logan, a 12 year old friend of ours, finally got to hunt with us. This summer the poor kid endured two weeks of "hunters training" at our house. My husband had him:

- Reading "Balanced Bow Hunting"
- Shooting his bow & every gun in our household
- Making deer stands
- Etc.

Over 3,000 rounds were expended in those two weeks. I don't know who had more fun, Eric or Logan. Regardless, it sure paid off when Logan bagged a beautiful five point buck on opening day. (Check out his picture at Gander Mountain.)

Now it was my turn. I shot a buck and a doe, as did Eric. Logan had to settle with admiring ours. Like any good hunter, Logan knows there is always next year! 4954

Hope all of our hunters out there enjoyed even more success!

Odds and Ends

2005 wall and pocket **calendars** are available in the lobby. 6695

TURBO TAX is available on our web site to prepare your taxes. Visit it at www.mcecu.org.

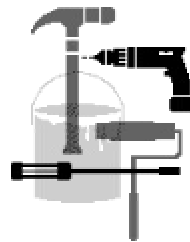
To get on the State's **Do Not Call** list:

- Call the state Department of Agriculture, Trade and Consumer Protection at 866 966-2255.
- Renew online at the agency's no-call list Web site at: <https://nocall.wisconsin.gov/web/home.asp>

Your credit union received **1st place**, state-level winner in our asset category for the **DORA MAXWELL Social Responsibility Award Program**. 5380

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!

UW Extension will be presenting a **free** program called "**Financial Strategies throughout Life.**" This five session program covers financial planning from birth to death. The five sessions will be held on Tuesdays in March. More information will be in future newsletters. If you have any questions please contact Rita Straub at 261-1242.



Use the Equity in Your Home

With the holidays right behind us, spring vacations and home renovation projects won't be far behind. Handling these expenses may seem daunting, but not when you have a **Home Equity Line of Credit** from Connexus Credit Union. We partner with them for some of our real estate lending.

We are currently offering home equity rates as low as **4.75%* until April 1, 2005!** You've worked hard for your equity...now use it to make your dreams come true.

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!

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

Hurry . . . this rate won't last! Call 715-847-4700 or 800-845-5025.

*4.75% APR is an introductory rate good through 4/1/05, then the rate will switch to the rate applicable at that time.

CHECK US OUT

Free Checking with Interest at MCECU

- Earn interest with average balance of \$100
- Free first order of checks
- Free assistance moving your automatic electronic withdrawals and deposits
- Free Debit Card
- Free 24-hour telephone banking
- Free 24-hour Internet banking
- Overdraft Protection Available
- Free automatic electronic deposits and withdrawals



Are you being haunted by Christmas Past Due?

Holidays can be stressful when it comes to money matters. If you've overextended your finances, it may help to speak with a professional. For free financial counseling, call Shirley Hubert, from Consumer Credit Counseling Service (CCCS) 715-849-3322. (Please mention that you are a member of Marathon County Employees Credit Union and we will cover the fee that CCCS normally charges for their services.) 1890

What's up with..... Phil Valitchka, Member and Board Chairman:

It has happened that, with two employment changes since having joined the Credit Union, I have become one of the many people who have benefited from our philosophy and policy of once a member always a member.

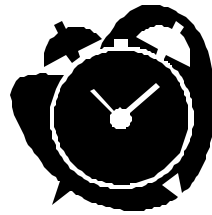
It has been 20 months since I accepted the position of Business Development Director for Becher-Hoppe Associates, Inc. Prior to that, I worked 18 years for Wisconsin Valley Improvement Company. I left my position as Community Relations Director at North Central Health Care Facilities in 1985. It has been quite a while since I was an employee of one of our Credit Union's membership employee groups.

During our annual strategic planning session in December, we learned something interesting. It has been communicated that some people we contact to become members are hesitant to join the Credit Union because they think we are owned by the County. They have some level of concern that perhaps their privacy would possibly be jeopardized if they join.

We, the members, own the Credit Union, and no one else. The protection of the confidentiality of your membership and account information is paramount to us as directors and employees. We want you to feel secure about that.

Chris and I have been recovering from 20 some years of child rearing. Our children are independent now. We've been cleaning our basement and garage of the many possessions accumulated during the phases a family goes through. Upon completing the last go round, we could have furnished a couple of dorm rooms or student apartments. It's been a bitter-sweet experience, actually.

We've got a phenomenal thrift, and I'm very proud to be affiliated with you and our financial collective. Every day we demonstrate the power and success of people who believe in the organization they have joined together to create and maintain. Thank you for your support and confidence in our efforts as employees and board members. 2080



24 Hour 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: Inter 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.

Phishing Survey Offers Gift Cards for Information

What is Phishing?

Phishing attacks use 'spoofed' emails and fraudulent Web sites designed to fool recipients into divulging personal financial data such as credit card numbers, account usernames and passwords, Social Security Numbers, etc. By hijacking the trusted brands of well-known financial institutions, online retailers and credit card companies, phishers are able to convince many recipients to provide personal and financial information. The screens look legitimate; they look identical to other emails you may get from the company you do business with.

"Identity Theft 911" reports a new phishing scam that uses the promise of gift cards or merchandise from major retailers to lure recipients into providing sensitive personal and financial information.

The phishing email prompts members to fill out an online "survey" that asks for the name of their financial institution, passwords, email addresses, and other personal account information. In exchange, at least one version of the scam promises a retail gift card valued up to \$500. The member will never receive the free gift card. The only thing the member will get is a headache, because his/her identity will be stolen.

Fraud experts are warning consumers to be wary of scams offering gift cards or merchandise in exchange for personal or financial information. 1099

Also, we would never ask you for personal information from you through an email.

Nominations Open for Board of Directors

Nominations for one position on our board of directors are now being accepted! Members interested in this three-year term should send a letter of interest to:

NOMINATING COMMITTEE

C/O MCECU
400 E Thomas St
Wausau, WI 54403

Or, email to: cupresident@mail.co.marathon.wi.us