



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 2004 be filled with peace and prosperity.

2003 In Review

2003 was a very active year for your credit union. A few of the highlights are:

MARS, Members Audio Response System, our telephone banking had over **19,615 calls** in 2003. You can call MARS at 1 877 678-1016. We have time and temperature on it for you.

885 members are using our Internet Branch at www.mcecu.org where you can do your "Home Banking" using CU Online. These members used the online banking over **32,339 times** in 2003. 2844

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



College Bound: Start Early

Fill out the free application for federal student aid (FAFSA) as soon as you and your parents have filled out your taxes for the previous

year. Our tip? Do your taxes as soon as you get all of the necessary W-2s and other forms. Do it in January, if possible. Government money is distributed on a first-come, first-serve basis, and there is little or nothing left at the end of August.

TIP: The FAFSA is not a fun form to fill out, and mistakes can be costly. Your parents will need patience and fortitude to work through it. During your college financial aid years, you'll want to be extra nice to your parents in January. Bring them all the aspirin and pencils they call for and look as grateful as you can. They'll deserve it.

Still Checking at a Bank?

How many fees did your bank charge you in 2003? Save money and get better service with credit union checking! 2893

Our checking accounts cannot be beat. We have no hidden fees and are here to serve you! Stop accepting mediocre service and high monthly fees, move your checking account to MCECU. Stop in or call 715 261-7680 to open your credit union checking account today!

Membership Has Many Advantages!

Since you are 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 Account for all reasons
- Mortgages of all types
- Loans for any reason
- Financial Planning Services
- A staff that cares!

We're ready to meet all of your financial needs! Contact us today at 715-261-7680 or www.mcecu.org.

Ten Top Tips for Car Buyers

Recently Dateline NBC followed a young woman and her attempts to buy a new car, the car dealers didn't fare well, but credit unions shined. The following tips are from the show that aired on December 5th on NBC.

By Remar Sutton

SLOW DOWN: Speed in the automobile transaction is a very dangerous thing.

BUDGET BEFORE YOU SHOP: Know what you plan to spend on a car before you begin to shop.

JOIN A CREDIT UNION: Negotiating skills aren't needed at most credit unions. You generally receive the lowest price you qualify for on automobile loans

NEVER LEAVE A DEPOSIT UNTIL THE SELLER HAS AGREED TO YOUR PRICE: Sellers want your deposit so you can't leave.

DO YOUR HOMEWORK: Sellers can't tell you if the cars they sell are unsafe or mechanically unreliable. Use non-commercial sites like the Center for Auto Safety.

DON'T DEAL WITH DEALERSHIPS THAT REQUIRE YOU TO SIGN A MANDATORY ARBITRATION AGREEMENT: Call dealerships before you visit them.

DON'T BUY ON YOUR FIRST VISIT: All dealerships want to sell you the first time you're there. Why? They make more if you don't shop.

DON'T FALL FOR "SPOT" DELIVERY: You know, take it home "on the spot," the first time you've seen the car. Spot delivery means your emotions, not your pocketbook, are ruling the transaction.

STOP THE TRANSACTION IF YOU FEEL PRESSURED OR CONFUSED.

REMEMBER THAT THE PRICE OF THE NEW CAR ISN'T WHERE SELLERS MAKE MONEY: Many dealers will sell you a car for "cost" but make still make thousands on you.

Mortgage Shopping?

Did You Know Your Credit Union Has Everything You Need?

- Fixed & Adjustable Rate Mortgages
- Mortgage Refinancing
- Fixed & Adjustable Rate Home Equities

You'll find competitive rates and exemplary service when you shop at your credit union for new mortgages, refinancing and home equities! Questions? Call your credit union for assistance with every facet of your home buying or home refinancing venture. From first-time home buyer questions to calculating your refinancing savings, your credit union mortgage experts will help you through every step. 5283

In this season of low rates and home refinancing, your credit union can help lower your monthly payments on a current mortgage. Make your credit union the first stop on your shopping list...you'll soon find it'll be your last stop as well! Contact your credit union today -- save money for tomorrow....

How to Contact our Mortgage Specialist:

- Call 715-847-4732 to speak with **Joan**.
- Or, email loans@connexuscu.org with questions or comments.

What's Up With.....Jackie

I am currently completing my 19th year on the Board of Directors. When I first began, the Credit Union was located in a small, one room office and had an asset size of about \$600,000 (currently over \$ 11 million). Over the years, we have made unbelievable strides in providing you a variety of services and I am proud to be associated with such a successful and progressive organization. 3204

My career began in 1979, shortly after graduating from UW-Eau Claire with a degree in Public and Environmental Health. Newly married, I moved to Wausau with my husband Andy and was hired as a Public Health Sanitarian for Marathon County Health Department. I have spent the last 24 years providing a variety of food safety services to the residents of this county and carry the title of "Health Inspector".

My husband recently celebrated 25 years teaching school (18 at Maine School and 7 at John Muir) and is very dedicated to his profession. We have a 20-year old son, Bryan, who is a junior at Madison and a 16-year old daughter, Brittany, who is a junior at Wausau East and hopes to attend Madison upon graduation. So, I guess we will be working for a few more years!

My days of teaching Sunday School, being a Girl Scout Leader, and volunteering at school are almost over so I am looking for new ways to spend my time. I have joined a women's investment club and I hope to embark on a couple of new artistic hobbies and do some traveling. 6357

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.

Nominations Open for Board of Directors

Nominations for two positions on our board of directors

are now being accepted! Members interested in these three-year terms 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.

What's New at MCECU!

Our CMN "Share-a-Bear" program is going well. We have bears in the lobby that you can sponsor for a child facing surgery at **St Joseph's Hospital in Marshfield**.

You can make a difference in the life of a child facing surgery. Stop by for more details. We would like to thank the Christmas Club members who elected to donate to CMN instead of receiving a gift. The staff and the kids thank you!

2004 wall and pocket **calendars** are available in the lobby. 4320

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



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.) 6479

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!

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.