



# MARATHON COUNTY EMPLOYEES CREDIT UNION

[www.mcecu.org](http://www.mcecu.org)

August 2004



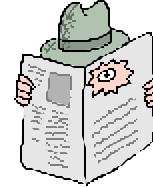
## Odds & Ends

Credit Union Night at the Movies will be October 16, 2004 at Cedar Creek. The movie will be "Shrek".

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!

Our Mall of America bus trip will be November 13<sup>th</sup>!

Members with Christmas Club Accounts should note that their funds will automatically transfer to the checking or savings account of their choice on September 30<sup>th</sup>.



## What is up with the goofy Numbers?

You asked for enhanced security, now we have it on our home banking at [www.mcecu.org](http://www.mcecu.org). 3056

The upgrade gives new security features so that you will see a new secure sign in screen that looks like this:

Welcome to Your Online Account Access!

Log In	
Access ID:	<input type="text"/> ?
Password:	<input type="text"/> ?
Enter the security code shown below:	<input type="text"/> ?
<b>5129</b>	

We are using "Visual Encryption" so that hackers cannot "Screen scrape" your computer and get into your home banking.

The upgraded online banking has many added features. Check it out at [www.mcecu.org](http://www.mcecu.org). Over 342 members are already using the new home banking.

## Loan Special!

We have \$1,000,000 to lend out in used vehicles loans.

Stop in today to apply because it is only good *while funds last*. Rates as low as **4.44% APR** for 48 months. Payments of \$22.78 per \$1,000 @ 48 months.

## 24 Hour Account Access

Accessing your account here at MCECU can happen in many ways, here are just a few: 1432

- 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](http://www.mcecu.org) "CU ONLINE"

We are here to serve you! You can use any method of access that fits your lifestyle.

*What's up with.....Anne*

In May I celebrated my 19 year anniversary at the credit union. Things have really changed in the last 19 years, but the one thing that stays the same is our great members. I am very happy I made the move from First Wisconsin Bank. Yes, I admit that I am a former “Banker”.

In June, the Credit Union sponsored the 10<sup>th</sup> Annual American Cancer Society’s “Relay for Life”. I have been on the planning committee for all ten years and have stepped down from the Committee. In 2005 I plan on just raising funds and enjoying the event with my family and friends.

Personally, I have been very busy this summer. My husband and I have a Christmas tree farm that ties up a lot of our time. I also have 23 nieces and nephews to keep up with. I am active in the Wausau Noon Optimist Club and the Easton Lions Club.

Outside of the above items, my hobbies include: water skiing, downhill skiing, scuba diving, skeet shooting, hunting and traveling.

The past 19 years have been great and I look forward to working for you, our great members long into the future.

## Debit Card

Debit cards are becoming more and more popular, with good reason: they combine the best of two worlds. On the one hand, a debit card is like an **electronic check**. When you pay for something with a debit card, the money **comes out of your checking account** just like it would with a cashed check. At the end of the month, you get a statement that lists your transactions, much like a checking account statement. You don’t have to pay a bill at the end of the month, and you’re forced to stay within budget.

On the other hand, a debit card is like a credit card. If a store accepts MasterCard credit cards, for example, the store will accept MasterCard debit cards. **So you don’t have to write a check and present every piece of ID you ever owned.** And you can use a debit card out of state or in places where checks are not accepted.

Our debit card is also an **ATM card** that can be used to directly access your checking or savings account. You can find an ATM almost anytime, anywhere. You insert your card, punch in your PIN (personal identification number), and tell the machine what you want it to do. The electronic processing network verifies your information and, if you’re withdrawing money, deducts the amount from your account and spits out your cash on the spot.  
2152

Using a debit card wisely is the same as using a checkbook wisely. Keep a record of what you spend and what the balance of your account is. Unlike a credit card, you don’t have until the end of the month to cover the expense.

Follow the same security measures with a debit card that you would with a credit card. If you lose your card, call

your credit union or bank immediately to limit your liability. Also notify your credit union or bank if any unauthorized transactions show up on your monthly statement.



## “Float” is becoming a word of the past!

Have you been to a merchant lately where they take your check, scan it, and then give it back to you? The merchant then puts your check electronically through and withdraws the money from your account that same day. There goes the “float” on your account.

Checks are clearing much faster today and with the ability of merchants to put your checks through electronically, you need to keep on top of your checking account balance. 6611

We have an easy way for you to do this, 24 hours a day. Just go to [www.mcecu.org](http://www.mcecu.org) and log on to our home banking and you can see exactly where your checking account and all accounts are at.

**BETTER SERVICE  
IS ALWAYS A  
BETTER VALUE!**