



MARATHON COUNTY EMPLOYEES CREDIT UNION



www.mcecu.org

September 2004



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!"

2,338 members own this credit union and its \$11,652,701. 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.

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.

Thanks for being a member/owner!



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. 3312

***Better Service Is Always
A Better Value!***

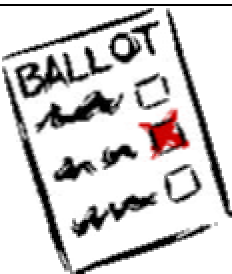
*What's up
with.....LouAnn*

I have just celebrated my 15th year with Marathon County Employees Credit Union, and oh so many changes over the years!

My husband Glenn and I celebrated our 30th wedding anniversary. We took a very nice vacation. We flew to Las Vegas and then drove to California to see the sequoia trees and the redwoods. I would recommend taking the time to take that scenery in to anyone. It was an awesome trip.

In my spare time I enjoy golf, going to polka dances and shopping with my daughters. 1496

To our members, congratulations for supporting your financial institution. It is a nice place to belong.



VOTE 9-14-04

The primary is coming up on September 14th. Please remember to vote. We have seven members running for office.

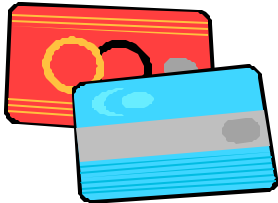
Remember, "Government is run by those who participate".
Author unknown **Please participate by voting on September 14th.** If you are going to be out of town, please be sure to Absentee Vote. I am.

Odds & Ends

Credit Union Night at the Movies will be October 16, 2004 at Cedar Creek. The movie will be "Shrek". We will have tickets available in October. 1032

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!

Hurricane Charlie did much damage to Florida. Our web site host, online and telephone banking vendor is in Orlando. They were without power for six days. When the hurricane 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.



IS YOUR DEBIT OR CREDIT CARD ABOUT TO EXPIRE?

Save yourself money and the inconvenience of being without your debit and/or credit card. Take note of when it is about to expire and watch for your reissued card in the mail. Card processors can charge to replace reissued cards that are accidentally thrown away by members who do not open their mail. It then takes another two weeks or more to replace that card once the card company is notified. 5515

So, look at your cards, note the expiration dates and watch for the new cards coming in the mail. If you do not receive your new cards at least two weeks prior to the old one expiring, call your card company. The cards could be lost in the mail or stolen.



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. 6637

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.



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. 5494

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.

Money Market Super Share Features:

- \$2,500 minimum deposit to open.
- No monthly maintenance fees.
- Monthly statement. 6529
- Federal regulations limit this account to no more than six (6) pre-authorized transfers per month.
- Unlimited withdrawals in person.
- No minimum withdrawal or deposit amount.
- Tiered dividend levels with dividends on full balance. Minimum balance on each tier level must be maintained to obtain APY dividend rate.
- No dividend is earned on any day the account balance falls below \$100.
- The dividend rate and APY may change monthly.
- The daily balance method is used to calculate the dividend on the account.
- Dividends are compounded and credited monthly based on a 365-day year.
- Dividends will begin to accrue on the same business day of your deposit.

See rate sheet for current rates!