

MARATHON COUNTY EMPLOYEES CREDIT UNION
400 East Thomas Street, Wausau www.mcecu.org 715- 261-7680



The Board of Directors and Staff cordially invite you and your family to attend our **41st Annual Meeting** on April 25th at the VFW Clubhouse.

To register call 261-7680.

CONSTRUCTION UPDATE

The construction work on Thomas Street has started and will be done in December. Actually, if you are coming from the East or North, it is much better getting in and out than before. If you are coming from the West on Thomas St, we advise you to use Stewart Ave and either come South on River Dr or Grand Ave.

There are many other ways to access your accounts at MCECU, here are just a few:

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



Message from a Member:

For seventeen years the staff at MCECU have been there when I've needed them. They have been there when I got married, watched my children grow, helped me take Disney vacations and now support me in my endeavor to continue my education. They have been there through not only some of the toughest times of my life, but through the happiest moments as well. Their friendly, dedicated approach to their members has certainly won my loyalty and appreciation. They are not just my financial institution, but friends as well!

Odds n Ends

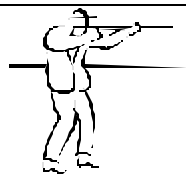
Dawn has joined our staff as a Member Service Representative. Please stop down to welcome Dawn to our credit union family.

You, our members, helped us raise a total of \$1,000.00 in 2005 for **Children's Miracle Network**, Saint Joseph's Hospital in Marshfield. Thanks for helping make miracles happen! Watch for us on the upcoming CMN Telethon on Channel 9.

There are seven **hidden account numbers** in this newsletter. If your number is one of them, call 261-7680 to claim your \$10.00 prize. Good luck!

The 12th Annual **Relay for Life** is June 9th and 10th at John Muir Middle School. Join our team to help raise money to fight cancer. Call Anne at 261-7689 if you would like to be on our team.

Credit Union Nights at the Ballpark are July 26th and 27th.



President's Corner

The adventures of Anne and Eric continue: Recently we celebrated my sister-in-laws 50th birthday along with my nephews 18th birthday. Seeing her turn 50 was normal, but his turning 18 made me wonder where the years have gone. He recently received a football scholarship for college and will be leaving town next fall. I can still remember him playing Pop Warner Football at Wausau West. His leaving turned into a discussion on finances. My brother discussed his opening an account at a bank near the University he will be attending. I felt as if he just stabbed me. He doesn't need a bank, what he needs it to open a checking account now at MCECU. He needs to get a debit card and a credit card with a low balance so that he can learn financial responsibility now, instead of at college. When kids go off to college they are bombarded with credit card offers. By opening an account now, he will be one step ahead in the financial world, mom and dad can help him with any questions, and we, the cu, will be here to help every step of the way also.

My advice to members this month is: Give your kids, nieces or nephews a good financial start in life, open an account here and help them along the way! MCECU will!

What's up with

.....Dawn

I am the newest member of the credit union. I have been married for 17 years to Darryl and have one child. Dana is 3 and is quite the handful. Never a dull moment. I enjoy camping, snowmobiling and hunting. My favorite places to vacation are Las Vegas and Wisconsin Dells. I have four mini dachshunds that I field trial. Quite a fun time. I am looking forward to meeting all of you.



IRA NEWS

You have until April 17th, 2006, to make your contributions to an IRA for 2005. There have been some enhancements to IRA programs, which allow members greater flexibility when contributing to Traditional, Roth and Education IRAs. Please contact Carrie at 261-7684 for more information.

Privacy Policy

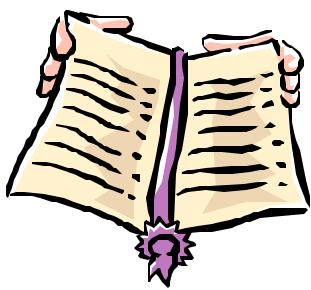
Marathon County Employees Credit Union, MCECU, is committed to protecting the privacy of its members and considers all personal information to be confidential. We make financial products and services available to you that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our Credit Union. 2769

As a member of MCECU, you also have a responsibility to safeguard your financial information.

To ensure that you can rely upon the quality of products and services we make available, our Credit Union stands behind the following privacy policy:

- MCECU will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services - no more.
- MCECU will protect your personal information. Our Credit Union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.
- MCECU will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.
- MCECU will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize these firms to charge your account without your expressed consent, and we will not sell member information to telemarketing firms.

(If you have any questions regarding this policy, please contact the Credit Union)



A full menu of loans, and service with a smile!

When it's time to buy a new car, send the kids to college, replace the furnace or relax on a Caribbean cruise we are at your service! With low rates, flexible terms and fast approvals, we've got a recipe for success.

Our selections include:

- **New or Used Auto Loans** – We have amazing low rates, flexible terms and no hidden fees.
- **Home Equity Loans/Lines of Credit** – Convert your home's equity into cash, and enjoy the bonus of tax deductible interest (consult your tax advisor).
- **Mortgages** – Buy your first home, your dream home or a vacation home.

- **Home Improvement Loans** – Increase the value of your home with new windows, hardwood floors or granite countertops.
- **Personal Loans** – Simple, straightforward financing for any reason!
- **Credit Cards** – Don't let high fee and surprise rate hikes spoil your appetite. Enjoy a low fixed rate with no annual fee.
- **And more!** If you need money to set sail on a boat of your own, see the world or even start a new business, make us your first stop.

Spice up your life with a loan from MCECU. Place your order in person, or online at www.mcecu.org.

My Money, My Credit Union, Where I Belong

Announcing our new Teen Club

Visit us the week of April 23-29 and help us celebrate National Credit Union Youth Week. MCECU is committed to starting youth on the path of setting financial goals and saving to reach them. Stop by our lobby to open a Teen Club account for your teenager.

Open an account or deposit \$25.00 and get entered into a drawing. We will be giving away 2 \$50.00 Best Buy Gift Certificates.

We invite everyone to enjoy better rates, lower fees, and the extra attention they deserve!

And remember, MCECU membership is open to all your family members.

TEEN CLUB

We know that our teenage members are entering a very important part of their life . . . their journey towards financial independence. And Marathon County Employees Credit Union is there for them every step of the way! Now is the perfect time to teach financial responsibility. For our teen members, we offer a variety of products and services including:

Student Checking Account

We've designed our **Student Checking Account** with our teenage and young adult members in mind. Take advantage of Student Checking and get:

- No monthly service fee
- No minimum balance
- Free Debit card with ATM Access
- 3 free ATM (debit) transactions
- Unlimited check clearing
- 50 free checks with new accounts
- Dividends if a \$100 balance maintained
- Free 24 hour banking online or by phone
- Free help in balancing your checking account
- How to Manage your Checking Account Brochure
- A staff that cares about your financial success

Call us at 261-7680 for more information.

Student Loans

MCECU offers Federal Stafford and PLUS loans. Call us at 261-7687 for more information on the benefits of getting your student loan with us!

Student Credit Card

We are pleased to offer students and young adults a Visa Classic with a \$300 minimum. This is a great card to learn about the responsibility of credit. Cosigner required. Call Julie at 261-7685 to apply. Or apply online at www.mcecu.org.

Auto Loans

When our young members are ready for their first vehicle, we are ready to provide them with their first vehicle loan. We offer great rates on new or used vehicles. Plus, we offer easy, convenient payment plans. Applying is easy! Apply online at www.mcecu.org.

Financial Library:

Just a few of the brochures that we have available are:

- Guide to Money: getting a good start handbook
- Internet Safety Tips
- Saving Money: A Good Habit That Pays for Itself
- Teach Children about Money
- Helping Your Teen Become Accountable
- Payday Loans: The Hard Truth about Some "Easy Money"
- How to Manage your Checking Account
- Car Buying, Car financing knowing your options... making smart choices

A Great Web Site:

Work with your money wisely and have some fun along the way! - CreditUnionsRock.com