



MARATHON COUNTY EMPLOYEES CREDIT UNION



www.mcecu.org

December 2005

Lost your wallet? Act fast

Holiday shopping increases the likelihood that wallets may get misplaced--or stolen. Know what to do if it happens to you.

The Federal Trade Commission offers these tips:

Cancel credit, debit, and ATM cards immediately. Keep the phone numbers of card issuers handy--but not in your wallet.

File a report with the police, and get a copy.

Call one of the fraud units of the major credit reporting agencies: Experian 888-397-3742, Equifax 800-525-6285, or TransUnion 800-680-7289. A fraud alert will be placed on each of your credit reports within 24 hours. The Fair and Accurate Credit Transactions (FACT) Act of 2003 requires the agencies to share this information. Victims will receive a free copy of their credit report. 85

Call the Federal Trade Commission's (FTC) ID Theft Hotline at 877-IDTHEFT [438-4338] to speak with a counselor and report ID theft.

Report the loss to your credit union and other financial institutions. The FTC's ID theft affidavit simplifies the process. Go to ftc.gov/idtheft.

Review your credit reports regularly. Have the information corrected when necessary. The FACT Act also requires each of the "big three" credit reporting agencies to provide one free report per year to people who request it.

Report a missing driver's license to your state's department of motor vehicles.

If your keys are missing, change the locks on your home and car.

A good tip is to copy the credit cards and other items that you carry in your wallet and leave the copy at home or work. That way you will know what is missing and will have the phone numbers to call.

Christmas Gift Ideas



For those of you who cannot think of a gift for someone give the gift of money. We have Christmas gift envelopes available to you free of charge.

Another gift idea is to open an account for a person and put some money in it every payday and watch it grow together. I have opened accounts for all of my godchildren and it is amazing how fast the money grows. Give the gift of a lifetime and teach a person how to save!

Community Service Update

Your Credit Union won first place for the **DORA MAXWELL SOCIAL RESPONSIBILITY AWARD** honoring community service. We received the award for our work with UW Extension in teaching financial education classes along with our work for the American Cancer Society's Relay for Life and St Joseph's Hospital. 1498



Holiday Hours

To enable our staff to enjoy the holidays with their families, we will be closed:

Monday, December 26th
Monday, January 2nd

You can still access your accounts by using your debit card, calling MARS at 877 678-1016 or logging onto our website at www.mcecu.org. We wish you and your family a joyous and peaceful holiday season.

6886

Odds & Ends

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!

We have **2006 calendars** in the lobby for you. Stop in or call 261-7680 for yours. We have wall and pocket calendars available. 2953

Did you know that your **family members can join?** Why not have all the members of your family join the credit union? We would love to have them as members. 3663

What's Up withCarrie

Anne's always writing about her hunting excursions so I thought I would add one of my own, although it's not from personal experience. My son has his 12th birthday in October and his dad made sure that his hunter's safety classes were scheduled well in advance so he would be ready for this rifle hunting season (he passed with flying colors). Saturday afternoon of opening weekend Brett and his dad were sitting in tree stands about 20 yards apart when some deer came into the area. Dad wanted Brett to take the first shot. He got his gun up, took aim, made a sound like a bleating fawn to make the deer stop to see what the noise was and fired. Dropped it right in its tracks. Dad said Brett had a grin from ear to ear and was so excited he was almost hyperventilating. The best part was, Dad had a front row seat. 4665

Other exiting happenings, I'm getting a new niece in the spring and a new sister-in-law in the fall.

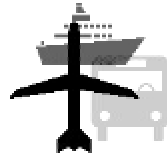
I hope everyone has a wonderful and blessed holiday season.



Get a ¼% Off Your Next Loan

The next time you need a loan, apply online at www.mcecu.org and save ¼ % on your rate.

Just visit our secure web site, click on "Loan Application" and apply online. The web site is secure and the application will go straight to Julie.



Traveling for the Holidays?

If you are traveling out of the country you may want to let your debit card and credit card companies know that you are traveling. This way, if you use your card in Mexico, it will not be automatically shut down because they sometimes assume that fraudulent activity is taking place. Much fraud occurs this way, so the card companies are just trying to protect cardholders.

The way you can prevent your cards from being shut down is to let us or your card companies know whenever you are traveling abroad.

Calling all Parents and Grandparents!

Did you know that we have a club for kids' ages 0-12 to teach them how to save? Well, we do. It is the **Kirby Kangaroo Club and it is cool to be a member of it.** We have different programs throughout the year to help them develop good financial skills. So, why not open an account for them today? Just stop by the credit union to start them on their way to good financial habits.

Also, you can set aside as little as \$1 a payday for their account to help them watch their money grow. I set aside \$2 every payday for all of my godchildren. It really adds up over the years. 5478



Re-Introducing a New \$0 Down Mortgage Option

If you're a first-time home buyer, sometimes it can be hard to come up with a down payment on your mortgage. MCECU understands! Therefore, we are re-introducing our new Opportunity Home Loan that requires **no down payment!*** Contact our mortgage partners at 800-845-5025 for all the details.

In partnership with Connexus Credit Union we offer you multiple mortgage options. For more information call Joan at 847-4732.

*\$0 down offer is subject to underwriting and approval. Auto pay required. This loan is for an adjustable rate, 30 year mortgage with up to 100% financing available. 6.95% APR is the current available rate. Your monthly payment would be \$66.24 per every \$10,000.