

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 your 2006 be filled with peace and prosperity.



Mom and Dad, Junior needs your help!

It's only natural for parents to want to protect their kid's money, but *how do you go about teaching your kids about money??*

We are here to help you.

We have programs to help teach your kids about money from age 0 to 18. We have our Kirby Kangaroo Club for kids 0-12 and a Student program for kids 13-18. For these kids we have a great link on our website for financial education geared to their age. See:

www.creditunionsrock.com

This teaches them to work with their money wisely and how to have some fun along the way!

Parents, let us help you. Stop in and we can help you in many ways. A few of the handouts we have are:

- How to manage your checking account
- Teach Children about Money
- Helping your Teen Become Accountable
- Guide to Money: Getting a good start

Help us teach your children about finances. It's important for their future!! Stop in or call 261-7680.

Farewell to a friend

Gail Sislo passed away on Friday, December 2, 2005. Gail joined our credit union family this August as a Member Service Representative. Gail always had a smile on her face and loved life. She will be greatly missed. Gail is survived by her husband, Michael Sislo, and her daughter, Bobbi.

A memorial fund, in Gail's name, has been set up at the Credit Union.



The Learning Corner

We have 2006 **calendars** for you! Please pick one up in the lobby.

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

To get on the State's **Do Not Call** list:

- Call the state Department of Agriculture, Trade and Consumer Protection at 866 966-2255.
- Renew online at the agency's no-call list Web site at:
<https://nocall.wisconsin.gov/web/home.asp>

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

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!

UW Extension will be presenting a free program called "**Financial Strategies throughout Life.**" This four session program covers financial planning from birth to death. The four sessions will be held on Mondays in March. More information will be in future newsletters. If you have any questions please contact Rita Straub at 261-1242. 6573



Home Equity Loans...as low as 5.99%APR!

With the holidays right behind us, spring vacations and home renovation projects won't be far behind. Handling these expenses may seem daunting, but not when you have a Home Equity Line of Credit from Connexus Credit Union. We partner with them for some of our real estate lending.

We are currently offering home equity rates as low as 5.99% APR* until April 1, 2006! You've worked hard for your equity...now use it to make your dreams come true. 5004

Open a new Home Equity Line Of Credit (HELOC) or get a better rate on your current HELOC by refinancing it from another financial institution!

- Special Low Rate & Payment Option
- Up To 100% Loan to Value
- Biweekly payments applied biweekly
- No annual fee
- Rates adjust twice a year
- Simple & Convenient Funds Access
- Tax Deduction Potential. Consult your tax advisor.

Hurry . . . this rate won't last! Call 715-847-4700 or 800-845-5025. APR=ANNUAL PERCENTAGE RATE

*5.99% APR is an introductory rate good through 4/1/06.

CHECK US OUT

Free Checking with Interest at MCECU

- Earn interest with average balance of \$100
- FREE first order of checks
- FREE assistance moving your automatic electronic withdrawals and deposits
- FREE Debit Card
- FREE 24-hour telephone banking
- FREE 24-hour Internet banking
- Overdraft Protection Available
- FREE automatic electronic deposits and withdrawals



Haunted by Christmas Past Due Notices?

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.) 1400

HOURS of SERVICE



24x7 at www.mcecu.org
MARS at 1 877-678-1016

	<u>Lobby</u>	<u>Drive-Up</u>
Mon, Tues & Thur	9:00-4:30	8:00-5:00
Wednesday	9:00-4:30	9:00-5:00
Friday	8:30-5:00	7:30-5:30

If our hours do not fit your schedule, call 261-7680 and we may be able to arrange a time that fits your schedule!!



President's Corner Greetings!

A lot has happened in 2005. We celebrated 40 years on June 9th. *Thanks* to all of you wonderful members, the staff and ***I really love our jobs.***

On May 13th I celebrated 20 years with the credit union! Some times I find it hard to believe that the Board of Directors hired me back in 1985. I was only 23 years old and had a lot to learn. But they had confidence in me. *I have never forgotten that and I look forward to serving you in our 2006 season!!* 3336

On a personal note, my 2005 sport season was not as bright. In Wyoming I saw over 100 mule deer, not one with antlers. In Wisconsin I hunted both T zones and the regular 9 day season and did not get a deer. Eric got a mule deer in Wyoming, and a buck & doe here. This was just not my year. Plus, Logan, our 13 year old friend who I love to tease was grounded from the 9 day season due to grades. (It obviously wasn't his year, either!!)

Now that the snow is here I can practice down hill skiing at Granite Peak. My goal is to win the Gold at Badger State Games in February. **Wish me luck!!**

What's up with.....Linda

I'm the new kid on the block, I started late October. I would like to thank all the members and employees, for making me feel so welcomed. *I really like the job and the people.*

I'm the mother of a 17 yr. old daughter, (Brittany) and a 13 yr. old son (Tyler). I adore my kids, and love spending time with them. My significant other is Lyle. We've been together since high school, and like to travel. Spring break will probably be in Vegas!

I have just purchased a horse, for the first time in my life. Maggie is a 9 yr. old quarter horse. I'm learning a lot, and having fun doing it.

Christmas is my favorite holiday. Getting together with family is so important. *I hope all of you had a very Merry Christmas, and a wonderful New Year.* 819

Nominations Open for Board of Directors

Nominations for two positions on our board of directors are now being accepted! Members interested in this three-year term 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

FRAUD ALERT....protect yourself!!

Phony emails are being sent to credit union members and non-members to try to steal personal information. The emails look like they're from the National Credit Union Administration (NCUA) or the Credit Union National Association (CUNA). They may say that your account information is out of date or incomplete. They may also have links to fake official-looking websites, where you will be asked to enter personal information, like your credit union account number, username, password or PIN. 2603

If you receive such an email, **do not respond to it or click on any link.** Just delete the message. If you have already responded to one of these emails and provided any confidential account information, contact the credit union immediately, place frauds alerts on your credit files, and monitor your credit files and account statements closely.

To help protect yourself from fraud, keep these tips in mind:

- Never provide your personal information in response to an unsolicited request.
- If you believe the contact may be legitimate, contact the credit union yourself.
- Never provide your password over the phone or in response to an unsolicited Internet request.
- **Review account statements regularly** to ensure all charges are correct. 4125

Your MCECU Staff...here to assist you!!

Anne Julie Lou Ann Ron
Carrie Linda Kathy