



## Credit Card Scam Alert

A scam that has been going around the area is that someone will call you and tell you that there has been fraudulent activity on your credit card. They will not ask you for your card number, but they will ask a series of questions to extract specific card information such as the three-digit card validation code 2 (CVC 2) value that is indent-printed on the card's signature panel.

It is possible that the caller already has stolen and secured some of the cardholder account data (such as cardholder name, card number, and expiration date). Now the caller seeks to obtain specific missing data (such as the CVC 2 value) to make fraudulent credit card purchases on the Internet using the information obtained. 411

If our legitimate fraud service calls you about a possible fraud on your card, they will only ask you if you made specific charges on your card, and if you have the card in your possession.

Do not disclose any personal information or account details, such as the three-digit CVC 2 value, to strangers calling over the phone. 6454

Act quickly to notify your card issuer and law enforcement authorities if you suspect fraud.

Monitor carefully the transactions appearing on your credit card statements.

Don't be a victim of credit card fraud.

## What's New at MCECU

Jillian and Brenda have left our staff. We will miss them. **Pat DeBroux has joined our staff.** Please stop down to welcome **Pat** to our credit union family. 143

You, our members, helped us raise a total of \$2,500.00 in 2003 for **Children's Miracle Network**, Saint Joseph's Hospital in Marshfield. Our recent Chain of Hearts campaign raised \$469.05. 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 \$5.00 prize. Good luck!

**Credit Union Night at the Ballpark** is July 21st.

**TURBO TAX** is available on our web site to prepare your taxes. Visit it at [www.mcecu.org](http://www.mcecu.org).

We have added a tier of **\$25,000 + to our Money Market Account.** Call or go online to see our great rates!

## Membership Has Many Advantages!

Since you are a member/owner of the credit union, you can take advantage of our many convenient services!

- Direct Deposit
- Payroll Deduction
- CU Online Home Banking
- MARS 24 Hour Audio Response
- Checking Accounts
- Money Market Account
- IRAs
- Savings Accounts for all reasons
- Mortgages of all types
- Loans for any reason
- Financial Planning Services
- A staff that cares!

We're ready to meet all of your financial needs! Contact us today at 715-261-7680 or [www.mcecu.org](http://www.mcecu.org). 2098

## Nominations Open for Board of Directors

Nominations for two positions on our board of directors are now being accepted! Members interested in these three-year terms 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](mailto:cupresident@mail.co.marathon.wi.us).

**All members are invited to attend our Annual Meeting, which will be held as follows:**

Thursday, April 29<sup>TH</sup> at the VFW  
388 River Dr  
5:00 PM  
Lunch to follow the meeting

For more details call 261-7680.

## American Cancer Society "Relay for Life": June 11th & 12th at John Muir

We are sponsoring the 10<sup>th</sup> Annual Relay for Life. Join us at John Muir Middle School on June 11<sup>th</sup> and 12<sup>th</sup>. Team members take turns walking or running around the track during those 18 hours. **MCECU is looking for team members.** Please call 261-7680 if you would like to be on our team. 6:00 PM on Friday is the Cancer Survivors Lap. Please come out to participate and to cheer on those who have won their battle with cancer. At 10:00 PM we will have a Luminary Ceremony in memory of those who have lost their battle with cancer. Last year we helped raise over \$211,000 at this event. Please help us to make the 2004 Relay an even greater success.

**What's Up with.....Kathy Kainz**

Well, I'm the newest member of your Board of Directors, having been elected in April, 2001. I have learned much since that time, with a lot more to go! One thing that was evident immediately is what a progressive organization our Credit Union is and that we offer a wide variety of services for an institution of our size. I'm proud to be a part of it!

While I am new to the Board, I'm not new to the Credit Union. I have been a member since 1977 when I started employment with Marathon County. Back then I would walk down the hallway of the Courthouse to a small "closet" which was the Credit Union at the time. We've come a long way since then!

My husband Larry and I just celebrated 20 years of marriage with a trip to Jamaica...ya mon! No problem! It was great; I would recommend it to anyone who needs to relax, feel pampered and have lots of fun!

We have two children; Deanna a 7<sup>th</sup> grader at Horace Mann and Kristen, a Junior at Wausau East. They have both been Credit Union members since birth. Deanna is enjoying being a member of "Kirby Kangaroo" and Kristen is learning to use her checking account wisely (with my money!) Next will probably be car and college loans.....thank goodness for the Credit Union!

## IRA News

You have until April 15<sup>th</sup>, 2004, to make your contributions to an IRA for 2003. 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.

## Hours

Recently we changed our Friday hours. These are the hours we are open to serve you:

	Lobby	Drive Through
Monday, Tuesday & Thurs.	9:00 - 4:30	8:00 - 5:00
Wednesday	9:00 - 4:30	9:00 - 5:00
<b>Friday</b>	<b>8:30 - 5:00</b>	<b>7:30 - 5:30</b>

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

## Account Access

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:	<a href="http://www.mcecu.org">www.mcecu.org</a> "CU ONLINE"

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

***Your Credit Union, It's Not  
a Bank, It's Better!***

## PIN Numbers

Nowadays it seems like you have a PIN or personal identification number for everything. With MCECU you need a PIN for ATM transactions, PIN debit purchases, MARS (Member Audio Response System) and for CU Online, our online banking system. We have these PINs set up so that we know that it is really you entering into a transaction with us.

We ask the following from you regarding your PIN:

**Keep your PIN number a secret.** Memorize your PIN, and never write it on your card or store it with your card. Never let someone else enter your PIN for you. 3252

**Do not disclose information about your card over the phone.** No one needs to know your PIN...not even us.

**If you forget your PIN for MARS or CUOnline, call us.** We can reset your PIN to a specific number, you will then need to go in and change it the next time you utilize our system. 4461

When you receive your PIN mailer for a new card, please **save it in a safe place**. This will help you avoid a service charge for having to replace a forgotten PIN # in the future.

## 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.

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. 5028
- 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)