



# MARATHON COUNTY EMPLOYEES CREDIT UNION



[www.mcecu.org](http://www.mcecu.org)

March 2004

## Tips to avoid identity theft

Last months 2003 Federal Trade Commission data on fraud complaints serves as a wake-up call to protect confidential information and important numbers.

Identity theft was identified for the fourth year in a row as the top consumer complaint filed with the FTC. Consumers are advised to take these simple precautions to avoid becoming a victim:

- Buy a shredder. Destroying personal documents such as credit card statements--and solicitations--is an easy way to guard against dumpster diving.
- Don't trust your e-mail. Identity thieves are sending official-looking e-mail messages that appear to be from companies you have done business with. The messages request your password and other personal information, a practice called "phishing." Don't bite. Verify the legitimacy of the message by phone or through the company's Web site.
- Get your credit report. Check for inaccuracies or fraud. 5303
- Protect your Social Security number. Give your SSN only for income tax records, medical records, credit bureau reports, college records, loan applications, and vehicle registration. For other requests, insist your SSN be kept private. 5052
- Make sure your SSN is not on your driver's license. Most states allow the use of a random number. 4486
- Keep your mother's maiden name confidential. Often used as a password, this information is easily discovered via the Internet. Consider a different password.

**BETTER SERVICE IS  
ALWAYS A BETTER VALUE!**

## How tax law changes affect you

The Tax Relief Act of 2003 has been in effect for some time. Now is the time to think about how to put these tax laws to work for you. Here's a quick recap of some of the most important changes.

- Lower dividend taxes: Previously, if you received stock dividends, you paid taxes on them at your individual tax rate. Now, the tax rate on dividends will be cut to a maximum of 15%, retroactive to the beginning of 2003.
- Lower capital gains taxes: The maximum 20% long-term capital gains rate has been reduced to a maximum of 15%, effective for sales of long-term securities after May 5, 2003. This is especially valuable if you've been considering selling some shares to achieve proper diversification in your portfolio.
- Lower marginal tax rate: If you are in any of the top four tax brackets, your marginal tax rate has been cut, retroactive to Jan. 1, 2003.
- Reduction of marriage penalty: The standard deduction for married couples is now double the amount of the standard deduction for single taxpayers.
- Increase in child tax credit--The credit is increased to \$1,000 (from \$600).

These changes are expected to expire after several years, so now is the time to act. 3745

## Get a ¼ % Off Your Next Loan

The next time you need a loan, apply online at [www.mcecu.org](http://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.

## Hidden Account Numbers

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! 404

## All Settled In With Your New Mortgage Rate?

### THINK AGAIN!

At Marathon County Employees Credit Union...you could get a better rate on your mortgage...no matter when you refinanced it! This is still the perfect time to refinance your current home loan to a lower annual percentage rate (APR). With mortgage rates as low as **3.95%\* APR** and closing costs as low as \$250, why not give it a try? Call for a no obligation rate quote!

Mortgage products include:

- 1- and 3-Year Adjustable Rate Mortgages (ARM)
- 15- and 30-Year Fixed Rate Mortgages
- Fixed and Adjustable Rate Home Equity Products

Hurry...rates won't stay this low for too long! Call Your Credit Union Today at 800-845-5025 or 847-4732, or email [info@connexuscu.org](mailto:info@connexuscu.org)

\*Marathon County Employees Credit Union works in participation with Connexus Credit Union. This offer is eligible on mortgages refinanced from other financial institutions only. Offer subject to underwriting and may change at any time. Rate quoted is for a 1 year A.R.M. Rate may increase after consummation. \$250 closing costs if applicable applies to Wisconsin only and certain loan types.

## 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).

The election will be held April 29<sup>th</sup> at our Annual Meeting at the VFW Club. 6370

## What's Up With .....Mary

Credit Unions have been apart of my life for over 40

years. I can remember my dad opening accounts for me and all my brothers and sisters when we were 7 or 8 years old. Allowing us to deposit our birthday money into a savings account at American Can Credit Union, which is now Tower Credit Union. 2727

When I was hired at North Central Health Care in 1984 I became a member of Marathon County Employees Credit Union. Like my dad, I also opened accounts for both of my sons. Allowing them to establish good savings habits. In 1998 I was approached by Dave Bychinski to join the Board of Marathon County Employees Credit Union and have been a board member ever since.

As a member of MCECU I feel very fortunate that we have such a progressive Board of Directors that make things run so smoothly and are on top of the newest technology and services for credit unions. A special **Thank You** to the dynamic and friendly staff who are always willing to go the extra mile to help a member out.

My husband Mark & I enjoy spending our spring, summer & fall weekends up north at my parent's cottage on Big Bearskin Lake. During the winter Mark enjoys snowmobiling. I'm just an occasional participant. One of our favorite things to do year round is gather our 3 sons Ivan, Chris & Matt our daughter-in-law Wendy and our precious grandson Miles for family time which is very important to us.

Wishing all of you a Happy \$pring Time.

## 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.