



FALL... A SEASON OF CHANGE

To say my summer was a whirlwind is an understatement. The past three months have passed quicker than I have ever experienced. On a high note, my husband and I celebrated our 15th wedding anniversary. But sadly, the very next day, my mom passed away. Life revolved around her grandkids and seeing them almost daily. As she would say: "A day without my grandkids is like a day without sunshine." To say I was close with my mom is an understatement. I spoke to her every day on my way to work and every night on my way home. I took her to her doctor appointments and joked that

I always needed to take a vacation day because I needed to take her shopping afterward, just like she was a little kid, giddy about picking out a 'toy' after going to the doctor. As busy as I felt, and as difficult as the appointments could be, I knew it was time that I got to spend with her that one day I would be grateful for; there would be a time that I wish I could be sitting in the doctor's office just to be with her again. Well, I am now living in that time. 01071944

The rest of the summer was spent hosting family before, during, and after the funeral, cleaning out my parents' apartment, and moving my dad in with us. Before we knew it, August was upon us, and we were looking at school starting once again. We decided to take my dad to Hayward, Wisconsin, for a few days, as that is where he was born and hadn't been able to visit for a few years due to my mom's health. We had plans for some attractions that my husband and I had partaken in when we were little (such as the infamous Fishing Hall of Fame), along with spending time at a cabin, where I envisioned myself working 'a little.' Long story short, due to poor internet connection, I quickly realized I was spending more time trying to connect than actually working (this also meant no electronics for the kids). This turned out to be a blessing. I heard stories from my dad that I

Continued on next page



**Marathon County
Employees Credit Union
Fall 2023**

WELCOME

- [P1](#) Fall... A Season Of Change
Birthday Alert
- [P2](#) Giving Tree
Christmas Club Accounts
Holiday Hours
- [P3](#) What's Up With Bo? 01191955
Holiday Loan Special
Meet Our Newest MCECU Face
9-Month CD Special
Download The Brella App
- [P4](#) Mark Your Calendar
Visa SecurLOCK Equip
Shred Month

BIRTHDAY ALERT - IS IT YOURS?

There are ten member birth dates hidden in this newsletter. If your birth date is one of them, call (715) 261-7680 to claim your \$10 prize. Good luck!



Continued from previous page

had never heard before; my kids learned about their grandparents and great-grandparents. But overall, we truly were able to spend quality time together making memories...new memories that we felt bad for making without mom and grandma, but ultimately, exactly what we needed as a family.

I cannot thank my staff enough for being my second family. They were my rock when I needed it most, another shoulder I knew I could cry on without being judged, and a team that I could not be more proud of for holding down the credit union when I couldn't be here. But what makes me even more proud is that I knew the way they treated me was the way they would also treat every one of you in your moment of need. You aren't "just a number." **You are family.** And to those of you who also expressed your sympathies and condolences, thank you. I appreciate all of you.

So, as we go through the physical changes of fall, this season brings a different change for me and my family. I would be lying if I didn't say I am slightly dreading the holidays, which is much different than my normal childlike giddiness that accompanies the season. My mom, the glue that kept us all together during the holidays, is no longer here to celebrate with us. It will be a time of new memories while cherishing the traditions we have created over the years. 06261948

On a final note, I have also learned first-hand the importance of having those difficult decisions with elderly parents, and even your spouse, regarding final wishes and financial affairs. It never hurts to make sure your own 'ducks are in a row.' Next time you stop in or are on the phone, don't hesitate to check your own beneficiary information here at the credit union. It is hard enough losing a loved one; take some of the stress away by doing that planning now.

May you all have a blessed Thanksgiving, Merry Christmas, and a happy New Year!
Jami Olcott, President

GIVING TREE

We are excited to be able to help give back to our community once again through the Giving Tree that will adorn our lobby starting in early November. If you are able, please feel free to check out the various gift options listed on the tags on the tree, which include special requests from residents at Mount View Care Center. 12311968. These gifts are for those who otherwise may not receive any gifts during the holidays. Many times, the requests are for basic necessities such as clothing and hygiene items. All gifts can be returned to the credit union, and we will get them to their final destination. Thank you for your consideration in making someone's Christmas extra special.



Christmas Club
ACCOUNTS

Christmas Club funds were transferred on October 1. Don't have a Christmas Club account? Open one now so you have funds set aside for next year. Set aside a few dollars every payday, and next October, we will transfer your money to your checking account so you can enjoy shopping without the financial worry. Still in need of extra funds to get a jump start on your shopping? We have great loan rates, and funds can be deposited into your account as soon as the same day. Call Pete today for details: (715) 261-7685.

HOLIDAY HOURS

CLOSED - THANKSGIVING DAY
Thursday, November 23

OPEN NORMAL BUSINESS HOURS
Friday, November 24

CLOSED - CHRISTMAS DAY
Monday, December 25

CLOSED - CHRISTMAS HOLIDAY
Tuesday, December 26

CLOSED - NEW YEAR'S
Monday, January 1

OPEN NORMAL BUSINESS HOURS
Tuesday, January 2





WHAT'S UP WITH BO?

I hope everyone had a great summer. I know that my family and I had a lot of fun, from hanging out by the lake to traveling all over the state playing baseball and softball tournaments. Spending time with family is one of my favorite things to do, and as busy as we were this summer, I truly appreciated it. It is also that time of year for football and fall. This is truly my favorite time of year, as we see the season change and the beautiful colors of the changing leaves come. I'm looking

forward to a new chapter for the Packers with our new quarterback and a new season to hopefully make a playoff run. Lastly, I want to thank every one of our members for always being involved and helpful. We could not do what we do without your support and help. Thank you.

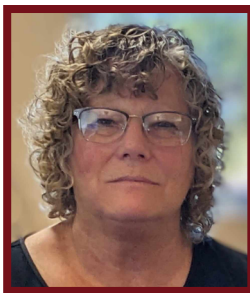
Bo Johnson, Board Vice-Chair

Holiday Loan Special!

Coming soon! Watch for more details regarding our ***Holiday Loan Special***, which will be starting November 1.

MEET OUR NEWEST MCECU FACE! WELCOME, JUNE!

I have been blessed to have gotten a job at Marathon County Employees Credit Union. They are a great bunch to work with. The time has just flown by since I joined the lively bunch here. There is never a dull moment. I like the saying, "If you work at a job that you love, it's like never working at all." 10231978



I really like being outdoors. I'm looking forward to the fall season, all the fresh air, and how tired you get when you've been outside all day.

I'm originally from Bayfield, Wisconsin. When I was growing up, my dad was a commercial fisherman, so I got to be around cold Lake Superior all the time, fishing and swimming all summer.

I love animals. I have three conures, one bearded dragon, and a dog.

I look forward to meeting all our members.

June Petersen, Member Service Representative

9-MONTH CD SPECIAL

09231976



4.50% APY*

With our 9-month CD special, you are locked in if rates drop but short-term if rates rise

REST EASY.
FIXED-RATE, SHORT-TERM.

\$500 minimum. At the maturity date, CD will automatically renew to a 12-month CD at the then current interest rate and APY for that term and current balance as shown on the then current rate sheet. Early withdraw penalties may apply. Must be current member or meet membership eligibility requirements. *Annual Percentage Yield (APY) accurate as of 9/8/2023. Limited time offer. Subject to change without notice.



Download the Brella app today to help protect your debit card from unauthorized activity!

With this app, you can more easily detect unauthorized or fraudulent transactions using text or email alerts. Other features include balance inquiries, the ability to turn your debit card off and on, in addition to submitting travel notices. App available in the Apple Store and Google Play Store.

Questions? Call (715) 261-7680.



MARK YOUR CALENDAR!

International Credit Union Day

Join us in celebrating International Credit Union Day on October 19, 2023. Stop in the lobby for special treats and spin the wheel to win a special MCECU prize!

Halloween Costume Party

Make sure to trick or treat at the credit union on Tuesday, October 31! We have treats for all! Stop in and say "boo," and check out the fun costumes we have planned for this year!

Tailgate with MCECU!

Back by popular demand! Everyone had such a great time tailgating with us that we are planning our next tailgate party for Friday, November 10! 06271997. Join us in the lobby for hot dogs, chips, water, and a sweet treat in anticipation of the big game that weekend. GO PACK GO!

Donuts and Jammies!

Eat too much turkey? Don't feel like getting out of your jammies? Well, we don't either! But we still want to be here to serve all of you. So, we will be showing up in our jammies on Friday, November 24. Whether you are out shopping or working like us, join us in your favorite cozy PJs and fuzzy slippers, and snack on some yummy donut holes that we will have waiting for you in the credit union lobby.

Pictures with Santa!

Warm up BEFORE the Christmas parade and see Santa before everyone else! Santa will be visiting us at the credit union on Friday, December 1. Stop in and enjoy some hot cocoa and a sweet treat. Santa will also be available for pictures if you choose. Once we find out what time Santa will be arriving from the North Pole, we will be sure to share!

Ugly Sweater Day

Celebrate Ugly Sweater Day with us on December 15. Stop in or visit Facebook to see what gems we can pull out of our closets. Make sure to share your ugly sweaters with us, too!

Make sure to follow us on Facebook to stay up to date with all our celebrations and shenanigans!

VISA SECURLOCK EQUIP

Protect your Visa Credit Card against fraud using SecurLOCK Equip! Manage your MCECU Visa Credit Card on the go using the mobile app. Download the app from either the Apple Store or Google Play Store, depending on your device, and start using the benefits immediately. What are these benefits?



- **Control when and where your card is used**
- **Receive near-real-time notifications of any unauthorized use**
- **The power to secure your account by switching it on/off and locking your card when not in use 10082001**
- **Control purchases to avoid misuse. Controls can include location of where the card can and cannot be used, dollar limits for transactions, merchant types, and transaction types**

Shred Month

October is Shred Month at MCECU, and the shred dumpster is back in the lobby for the month of October! Please feel free to bring in any documents that you would like safely and professionally disposed of through IROW. Here are a few reminders as you gather your documents for shredding:

- **All types of paper and envelopes are allowed (including clear window envelopes)**
- **Staples and paper clips do not need to be removed**
- **You do need to remove binder clips, rubber bands, and any plastic 04231985**

Marathon County Employees Credit Union

Newsletter is published by Marathon County Employees Credit Union,
400 East Thomas Street, Wausau, WI 54403.
Jami Olcott, President.

Contact us at (715) 261-7680 or
cuteller@co.marathon.wi.us.

Visit us at mcecu.org.

WE ARE IN THIS TOGETHER!

Mortgage Loan Originators:

Marathon County Employees Credit Union
NMLS #699137

Peter Wolf - MLO #872274

Our mission is to serve our members' changing financial needs.

Our business hours are:

Monday, Tuesday, Thursday 8:00 a.m. - 5:00 p.m.

Wednesday 9:00 a.m. - 5:00 p.m.

Friday 7:30 a.m. - 5:30 p.m.

Reminders for our drive-thru hours:

Monday	8:00 a.m. - 5:00 p.m.
Tuesday	8:00 a.m. - 5:00 p.m.
Wednesday	9:00 a.m. - 5:00 p.m.
Thursday	8:00 a.m. - 5:00 p.m.
Friday	7:30 a.m. - 5:30 p.m.

We are in this together.

