



HAPPY SUMMER!

It definitely feels like summer outside with the hot weather we have been experiencing. I can't say I'm a fan of the heat, but I am also not a fan of negative temperatures either! Now that school is out, I am enjoying time with my family being outdoors in the evenings, finding new walking paths, and not having to worry about bedtime as much as the kids don't have to get up for school in the morning. I am also enjoying

playing softball again this summer as I haven't played since the pandemic started. Although, I am not as agile as I was in my high school and college days. 01071960

If you ever get too hot, you can always stop in and say "Hi" and cool down in the air-conditioned lobby. We are always in for a good conversation! Still too hot? Talk to Pete about financing a boat, jet ski, or summer getaway. And if you stop on Friday, you can grab some popcorn too!

Thank you for being members of MCECU. We value you, your membership, and being able to help and serve you with all your financial needs. And don't forget to spread the word...refer a family member or eligible friend or coworker and you both receive \$10 when a new membership is established!

Thanks for the chat! Hopefully I will get to see you at the credit union; otherwise, we will talk again come fall! As always, crazy how time flies!

Enjoy the rest of your summer!
Jami Olcott, President



**Marathon County
Employees Credit Union
Summer 2022**

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NEVER FORGET A BILL AGAIN!

Never forget to pay a bill again with Marathon County Employees Credit Union bill pay! Our job is to make your life easier, and automatic Bill Pay will help you check another thing off your to-do list!

**LEARN MORE ON
OUR WEBSITE!**

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!



WELCOME DANIELLE!

Hello! My name is Danielle and I am the new part-time Member Service Representative at MCECU! I have been here with MCECU since the end of March and I am really liking it so far! Everyone, co-workers and members, have been very nice, welcoming, and patient with the learning process. I was born and raised in central Wisconsin and still do not like the cold winters! My husband and I have 5 kids and a dog named Blu. We enjoy spending

time with family and watching the kids grow. My favorite time of year is spring when the weather starts getting nicer and flowers start to bloom, especially the tulips! Before coming to the credit union, I worked as an in-home care giver for the elderly and disabled, and still currently do part time. I look forward to continuing to meet everyone, so stop on in and say "Hi"! 03281979

COMMON SCAMS TO AVOID

Every year, thousands of people in the U.S. fall victim to fraud. Seniors are usually a large target for these scammers. Knowing how to spot fraud starts with being able to identify some of the most common scams.

- **Government Impersonation:** The scammer will contact you over the phone and say that they are a member of a government agency or law enforcement, calling about a situation. They may tell you that a car you have registered was found at a crime scene, and you may be arrested if you don't comply.
- **Romance Scams:** Scammers will try to take advantage of people looking for love using online dating websites or social media. The scammer will create a fake persona, gain your trust, and then ask for money to fix a car or to make ends meet for the month.
- **Grandparent Scams:** In an attempt to tug on heartstrings, the scammers may call over the phone pretending to be a family member or a law enforcement officer claiming that a grandchild is in trouble. The scammer will claim that they need money wired as soon as possible.

Mistakes happen, and if you're worried you or someone you love is a target of fraud, you should contact us immediately. Taking steps to report fraud early minimizes the damage that these fraudsters have created.



LOCK YOUR CARD EASILY!

Lock your card easily with the Brella App! This app will monitor your card's transactions and send you alerts for free when you're a member with us. Click the link to download and see what else this app can do for you. 07251948



FALL BACK IN LOVE WITH YOUR CAR AGAIN!

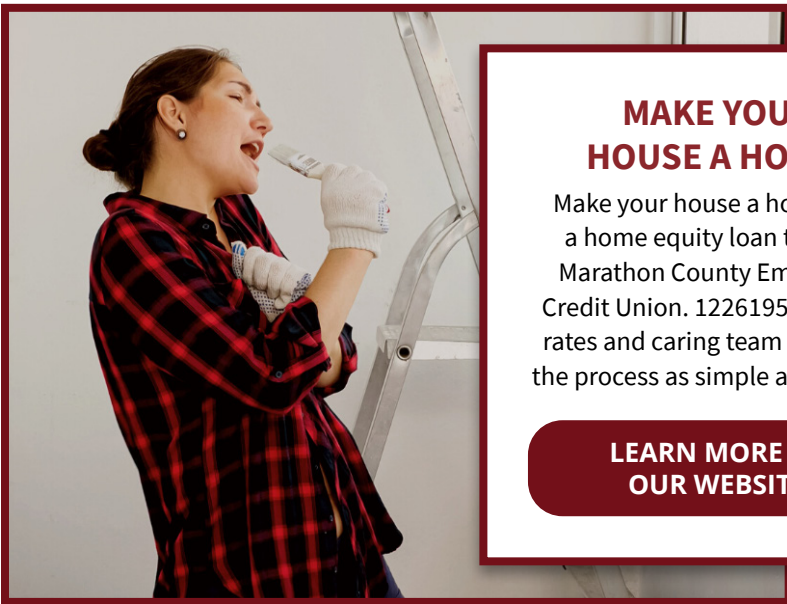
Let us help you fall in love with your car again! When you refinance with us, you can save on your monthly payment AND rate! We offer amazing low rates on auto loans. Visit our website to check out our current rates or stop in and see us to discuss options that work best for you. 08221990

REFINANCE TODAY!

ANNUAL MEETING THANK YOU!

Thank you to all that attended our Annual Meeting in May that was held at the Great Dane in Wausau. It was wonderful to gather in-person after having to hold the meeting virtually the past couple of years.

04111972 It was a nice evening celebrating the successes of MCECU, enjoying great food, and raffling off door prizes. We had a wonderful turnout and great camaraderie. A special thank you to Bo Johnson and Aaron Ruff, who were both re-elected to our Board of Directors. Hope to see you again next year!



MAKE YOUR HOUSE A HOME!

Make your house a home with a home equity loan through Marathon County Employees Credit Union. 12261951 Our low rates and caring team will make the process as simple as possible!

LEARN MORE ON OUR WEBSITE!



TAKE THE TRIP!

Have you been dreaming of taking a vacation with your family? Take that trip; because you deserve it! Marathon County Employees Credit Union can help you get there with a low-rate vacation loan. We make it easy and stress-free. Now all you have to worry about is where you're going.

WHAT'S UP WITH BO?

I hope all of you are finally enjoying some of the summer sunshine and the nice weather we are having. It feels like it took a little longer to come around this year, but now that it is here, my family and I are enjoying all we can. Summer activities are in full swing in our household, my daughter is playing softball two days a week and really enjoying it. My son also plays baseball two days a week, and it is not an understatement that he is obsessed with it, and I couldn't be happier. In between that they are going to summer school and have been attending some local camps put on by our schools. Our family has grown over the last 6 months as well as we now have two cats, Tigger and Shadow; we adopted them from the Lincoln county Humane society. (Outstanding service and great people to work with if you ever are wanting to adopt an animal). In addition, we also got a puppy in March and he is keeping those cats on their toes. I wanted to say thank you to all our members for all that you do and I hope we have a long enjoyable summer this year. 11011986



Bo Johnson, Board Vice-Chair

TAKE ADVANTAGE OF OUR FINANCIAL COUNSELOR

We have a Certified Credit Union Financial Counselor who is on staff for you! This is an in-person service to help our members learn the best way to manage their personal finances. Plan a visit today.

Plan a visit with Pete by calling him at (715) 261-7685.

KEEP YOUR FAMILY HEALTHY AND ACTIVE THIS SEASON

- **Eat healthy:** Take advantage of summer's fruit and veggie bounty and eat the rainbow.
- **Drink water:** Water is a natural, healthy, and sugar-free way to stay hydrated during these warmer months. 08171966
- **Move more:** Kids need at least 60 minutes of physical activity per day, and adults need at least 30 minutes to stay healthy.
- **Be food safe:** It is best practice to separate surfaces while cooking to keep raw seafood, meat, and poultry away from fresh produce.
- **Protect from the sun:** Whether you're going for a short walk or spending a day at the beach, be smart and lather up with SPF 30 or higher.





**GO TO BAT
FOR YOUR
DREAMS**

Life throws curves,
find one that works
for you with our low
balance transfer rate.

**2.99%^{APR}
FOR 12
MONTHS**

When you transfer an existing
balance to our credit union credit
card between June 1, 2022
and August 31, 2022.

Ask us about this special rate offer today!

Balance transfers completed 6/1/2022 through 8/31/2022 will receive 2.99% APR* for 12 months from date of transfer. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the credit union for complete details. * APR=Annual Percentage Rate



**WELCOME
PAULA!**

Hello MCECU
Members,

I am Paula, the
new full-time
Member Service
Representative
here at MCECU.

I am originally from Grafton, WI. I moved to Wausau in the late 80's when I married my husband, Jeff. We have a son, Nicholas, who just turned 25. We also have a dog named Beau and a grand dog named JJ (Bubba). 08011940 I enjoy walking, leisure biking, sewing, and a good word search puzzle. I have been at MCECU since the end of March. Everyone is super nice, and I have been enjoying it very much. If I have not met you yet, I hope to meet you soon!

BUYING VS. LEASING A CAR

There are so many decisions involved in getting a new car. Between choosing color, the brand, accessories, and much more, there are dozens of decisions you must make. The biggest is whether to lease or buy the car. Everyone's needs and wants are different. Here we share a few pros and cons of each.

1. Buying a car means that it is yours, and you can customize and drive it as much as you'd like
2. If you purchase a car, you are the one responsible for long-term repairs and maintenance
3. Leasing a car makes for more affordable monthly payments and less money upfront
4. Leased cars have a mileage limit, and going over the limit results in penalties. Insurance costs are typically higher for leased vehicles



Marathon County Employees Credit Union

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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.

