



JAMI'S UPDATE

I am not sure which is busier...life at home or life at work. Regardless, I love being busy nonetheless. At home, we celebrated my daughter's first birthday, the older kids went back to school, and we have been spending lots of time together as a family. It really was a wonderful summer.

Work has been just as busy and I can't be more proud of all the staff as they have pushed through the last 18 months in stride. We are definitely a family at the credit union, with all you members part of that family. And families look out for one another - we have been able to save many of you lots of money with our fabulous loan rates, we have grieved with some of you over the loss of a loved one, and celebrated with others on retirements, birthdays, weddings, a new house or car, or the birth of a baby or grandbaby. It is so much fun enjoying life with all of you. As much as we need to all take a moment to stop and smell the roses, life doesn't stop at the credit union. We are here, rain or shine, to serve you. We hope you join us for our annual meeting that is being held on Wednesday, October 27, and don't forget to take advantage of our Shred Event in October and our Giving Tree that will be in the lobby this holiday season. 10052001.

Since we won't talk again until the white stuff is on the ground (I won't say the four-letter word), I wish you all a joyous holiday season. May your hearts be full and blessings bountiful. I am thankful for so much in my life, and I hope you take a moment to reflect on all you are thankful for as well. I am thankful for each and every one of you, the fabulous staff I get the pleasure of working with every day, and the volunteers that donate their time on the board of directors and audit committee. I hope you have a Very Merry Christmas and a Bright New Year. I look forward to seeing you in the lobby and at our virtual annual meeting later this month. And don't forget that popcorn Fridays are back!



**Marathon County
Employees Credit Union
Fall 2021**

WELCOME

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SHRED DAY

Our shred dumpster is back 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

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!



INTERNATIONAL CREDIT UNION DAY

Happy International Credit Union Day! Join Marathon County Employees Credit Union as we celebrate this year on October 21, 2021!



TAKE ADVANTAGE OF OUR ONLINE SERVICES!

Experience online banking like never before at MCECU!

TRY IT TODAY



MALL OF AMERICA TRIP

There will be no Mall of America trip in 2021. Thank you to all of you that regularly joined us in the past for this fun trip.



WHAT'S UP WITH AARON?

Hello All,

Fall is officially here and although I'm not a big fan of the waning daylight, the vibrant fall colors always remind me of how beautiful our community is this time of year. As an active bicycle rider, I do most of my riding in the summer, but always look forward to squeezing in a few extra rides in the fall to take in the autumn beauty in our area.

Our family enjoyed the heck out of summer to say the least. Our two boys, now 2 and 4, are at the age where they can do pretty much anything, and we went on tons of adventures this summer. From June Dairy Breakfasts (we greatly missed going to them last summer), to local parks, to swimming at my in-laws' pond, we made the most of our summer and soaked up every minute of it. Summer always comes and goes so fast, but we packed in so much fun that it was all worth it! 06041933.

Working in public health at the Marathon County Health Department continues to be a tremendous honor and privilege for me. I am grateful to continue to be surrounded by fearless leaders and supportive colleagues at the Health Department. The pandemic has been long and hard for all of us, but we have become stronger together. We are committed to the health and safety of all Marathon County residents and will continue to lead our community through this. Thank you to all that support public health and our efforts to keep our community healthy and safe.

I sincerely hope you consider joining us virtually for the MCECU Annual Meeting on Wednesday, October 27 at 5:30 p.m. Please call the credit union at **(715) 261-7680** to RSVP so we can email you the materials and link for the meeting. We have a lot to be proud of as a credit union and sharing it with you all, our loyal members, means a lot to us. Thank you for your continued support. 01031960.

Hope you all have a wonderful fall.

Many thanks,

Aaron Ruff, Board Treasurer

4 HOLIDAY SAVING TIPS

The holiday season usually means spending season—here's how to cut back and still enjoy the festivities.

- Cut back on nonessential spending before the coming holiday season.
- Shop early to avoid making hasty and expensive purchases.
- Consider creating a holiday-specific bank account so you will be able to see how much you have left for the season.
- Only spend within your means. If your budget is tight, don't start looking for ways to spend more than you have. 05261991.

HOLIDAY CLOSURES

Thanksgiving Day
Thursday, November 25

Christmas Eve
Friday, December 24

New Year's Eve
Friday, December 31

GIVING TREE

Oh Christmas Tree, Oh Christmas 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 this holiday season. If you are able, please feel free to check out the various gift options. Don't want to come into the lobby? No problem! Just give us a call and we will help you select a tag. Many of the tags will have special requests from residents at Mount View Care Center; however, if you would like to take the extra step and adopt a resident yourself, please contact North Central Health Care at **(715) 848-4450** or email volunteer@norcen.org. 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. These gifts are for those that otherwise may not receive any gifts during the holidays and many times the requests are for basic necessities such as clothing items. 05121953.



CHRISTMAS CLUB ACCOUNTS

Looking to get a jump start on your holiday shopping? Christmas Club funds were transferred on Friday, 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 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 at **(715) 261-7685!**



THE RATE THAT HELPS YOU

Celebrate

MAKE THE MOST OF YOUR MONEY WITH OUR
INTRODUCTORY RATE PROMOTION!

0.00%
APR*
FOR 6
MONTHS

**Credit card accounts
opened between
October 1, 2021 and
November 30, 2021 will
receive 0.00% APR* on
retail purchases and
balance transfers for
6 MONTHS!**

Credit card accounts opened between 10/1/2021 through 11/30/2021 will receive 0.00% APR* for 6 months on retail purchases and balance transfers. 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

ANNUAL MEETING & BOARD ELECTIONS

Due to the increase in COVID-19 cases in Marathon County, the meeting has been changed from in-person to virtual. Although not an easy decision, it was made with the well-being of members, staff, the board of directors, and our community in mind. Thank you for your understanding in this matter. 06111949.

During the meeting, members will vote to elect three individuals to fill positions on the Board of Directors. The seats up for election are currently held by Robert Bruss, Jackie Bethel, and Robert Wilcox. They have announced they are seeking re-election. If you are interested in election to the Board, please contact Jami Olcott, President, at **(715) 261-7689** by October 11th, 2021.

We look forward to having you join us!

Registered attendees are welcome to pick up a complimentary gift for attending. If you prefer to not visit the lobby, let us know and we will be happy to bring it out to you when you patron our drive-up. 03051972.





WHAT'S UP WITH PETE?

Oh, how time flies. It's hard to believe that this October will be my 7-year anniversary with the credit union. I'm happy to say I still love my job and working with all of you. I've built genuine rapport with many of you over the years and hope to get to know all of you better in the years to come. For those willing to share stories, I enjoy sharing stories of kids, hobbies, pets, accomplishments while we complete your transactions. My greatest reward working with you all is helping you in some way. 11131980.

Some of you may simply appreciate the smooth, easy, and quick process of getting a loan here. For others, they may need to talk through a car purchase or repair, or a home purchase to see if it makes sense. If you're getting a car repair and I feel price seems excessive I'll surely let you know. With anything that costs money that you may question, I'll happily talk through it with you to see if it's a fair deal, makes sense, or fits your needs. With 17 years in banking, being a parent, a home owner on a budget, and just living life in general I've gained a lot of education and feel I've learned a little about a lot and a lot about a little. 12231968.

Outside of work, for those that know me, and many that don't, they know I love fishing. With many of you that come through the lobby, fisherman or not, the first questions to me is, "How's the fishing?" Fall brings my favorite fishing of the year, the salmon run. In my opinion, nothing fights better than a king salmon. By the end of the short season I have A LOT of smoked salmon. It's great for bartering and gifting as I could never eat that much.

I hope everyone has an amazing fourth Quarter!

Pete, Loan Officer



DON'T LET HALLOWEEN BREAK YOUR BUDGET!

October is a month of pumpkins, costumes, candy, and ghosts. It's also a time when parents of all ages open their wallets to spend. Halloween purchases can really add up, as this is one of the most popular holidays in the U.S. 07301975.

Don't let the first holiday of the fall season break your budget. Read on to discover ways to reduce those tricky costs.

- 1. Trick-or-Treating: Use a pillowcase or shopping bag to haul in those treats. Not only will it save money, but it's also a chance to be creative and decorate an accessory to match your child's costume.**
- 2. Halloween Entertaining: Plan ahead and get crafty! Have your guests bring a food item to cut costs.**
- 3. Cost-Conscious Costumes: Skip the costume store and get thrifty! Stop by the thrift store and create your own costume.**



DRIVE INTO THE HOLIDAY SEASON WITH A MCECU AUTO LOAN!

Our low, competitive rates can help you save more on your auto loan this season so you can spend more on those you love.

Apply today and start the season off right!

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.

