



## BRING ON THE PUMPKIN SPICE...

I hope everyone had a wonderful summer that was filled with lots of fun activities! My family didn't do anything too extravagant, but rather some short trips including a day at the zoo in Green Bay and we recently spent the weekend at Mall of America. Our kids enjoyed the aquarium, LEGOLAND, and some back-to-school shopping. It was an impromptu getaway, but we found that made it even more special.

Although school is back in session and that means busier schedules and more routine in our lives, I absolutely love fall and everything that comes with it. I am looking forward to a trip to the pumpkin patch, the fall smells, pumpkin coffee, cooler (but not cold!) weather, and our family pictures that we have scheduled for next month. My oldest daughter just started playing volleyball this year and by the time the next newsletter comes out, we will be deep into basketball season, which my son plays as well. I am loving being in the bleachers as a parent, cheering on my kids and their friends and watching them grow from year-to-year. 01081957

I feel like every quarter I comment on how busy life is, or something on that order. Well, this fall season I have committed to have a less stressful holiday season. Exactly how that is going to happen, I haven't quite figured out. However, I am determined not to let the holidays stress me out. It is shameful to admit, but I am the one that is finally finishing my Christmas village on December 23rd because I know I will have a houseful of company the following few days. I love baking, but again find myself stressing about getting all my recipes completed versus actually enjoying the process. Instead of enjoying wrapping presents while watching a favorite Hallmark Christmas movie, I end up leaving all the presents in my husband's workshop for him to wrap. Even my fall decorations have lived in crates the past couple years, maybe for a few of my favorites to make it out just in time for Thanksgiving dinner.

But not this year!

Do you find yourself stressed out this time of year as well? Can we help? Get a head start on your Christmas shopping as well by opening a Christmas Club account or by contacting Pete about a loan for all your holiday expenses. Maybe you need a new kitchen remodel for this holiday season, or even a new house! We do home loans and home equity loans as well! Our holiday loan special will start November 1st – use funds for your holiday Christmas shopping, catering your stress-free holiday party, hiring a cleaning company to clean before company arrives, or by skipping the holidays altogether for a dream vacation.

My mom's birthday falls on Thanksgiving Day this year, and as many of you know, she has faced some health issues over the past couple years. It truly is going to be a day of Thanksgiving and remembering all the blessings in our lives. A special thank-you to all of you as members of the credit union, my staff, and Board of Directors; I hope you have a blessed holiday season and take time to enjoy your family and make memories you can cherish for years to come.

Jami Olcott, President



**Marathon County  
Employees Credit Union  
Fall 2022**

## WELCOME

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Happy Holidays From MCECU

### 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!



## WHAT'S UP WITH JACKIE?

As the summer is in the rearview window, I am really looking forward to autumn which happens to be my favorite season of the year. Retirement allows me to spend unlimited time with my grandchildren and explore the wonders of nature with them. I have been blessed with 6 grandchildren.

Even though I am retired from a long career at the Marathon County Health Department, I continue to conduct safety/food inspections at Milwaukee Job Corp Center which I enjoy doing. The Job Corp is a

place where disadvantaged young people come to learn marketable job trades.

During my free time I enjoy traveling, biking, gardening and spending time at our summer cabin and with our grandchildren. On one of our adventures this last spring, my husband, Andy, and I traveled to Houston, Texas, to visit our son, Bryan, and his family. During our time there we drove to Waco and Round Top which was so fun. Although we didn't get to see Chip or Joanna Gaines, we got to see their amazing complex at the Silos. The cupcakes at her bakery do not disappoint! 03061994

I have been the secretary on the MCECU Board of Directors for 35+ years and enjoyed watching the credit union grow to what it is today. Currently, we are getting close to being a 40-million-dollar financial institution and we were under 1 million dollars when I started on the Board. I want to thank the staff and other board members (past and present) for the exceptional work they do to help run such a successful credit union.



### International Credit Union Day

Join us in celebrating International Credit Union Day on October 20, 2022. Stop in the lobby for special treats and prizes!

## BACK TO SCHOOL WITH MCECU

Back-to-school can be a busy and stressful time for both parents and students. Don't let setting up an account be one of those headaches. MCECU is here to help! Establishing an account is stress-free and we have all the products and services your child needs, regardless of where they live!

- Debit cards to access funds at ATMs or to make purchases
- Remote deposit capture (RDC) to deposit checks from the convenience of a smart phone
- Fee-free ATM withdrawals
- Mobile banking
- Bill pay 09301962
- Live customer service by smiling staff who are ready to help



Call MCECU with Questions at (715) 261-7680!

## TRICK OR TREAT @ MCECU



Trick or treat, smell my feet, give me something good to eat... 12311978

Make sure to stop in with your kiddos and grandkids on Monday, October 31 for a special treat! Adults, we may have something for you too! Any guesses as to what our Halloween costumes will be this year?

## 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. 03291955

Call Pete today for details (715) 261-7685.



## HOLIDAY HOURS

Thursday, November 24: Closed – Thanksgiving Day

Friday, November 25: Open all day

Friday, December 23: Open all day

Monday, December 26: Closed – in observance of Christmas Day

Friday, December 30: Open all day

Monday, January 2: Closed – in observance of New Year's Day

## Welcome, Anna!



Hi! My name is Anna and I am the new Personal Banker at MCECU. The members I have met so far are absolutely wonderful. I have been in banking over 20 years. My husband and I love to go camping and going on adventures with family. We just welcomed a handsome new grandson in June. I hate to see the camping season end but always enjoy the beautiful fall leaves and a good book to read. I look forward to meeting the rest of the members of this great community. See you soon!

## 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) 10281969
- Staples and paper clips do not need to be removed
- You do need to remove binder clips, rubber bands, and any plastic



## TAILGATE WITH US! GO PACK GO!

Tailgate with us on Thursday, November 17 in anticipation of the Packer game scheduled for that evening. Hot dogs, refreshments, and snacks will be available in the lobby from 11 a.m. - 3 p.m.

## 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 this holiday season. 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. 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 and hygiene items. 07291970

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.



## ESTABLISHING AN ACCOUNT AT MCECU

### SWITCH IN 5 STEPS

#### STEP 1: Open your MCECU checking account

Also enjoy these FREE services: mobile, online, and telephone banking, and online bill pay.

#### STEP 2: Stop using your old checking account

Destroy any unused checks, debit cards, and deposit slips. 03302001

#### STEP 3: Switch your direct deposits

Switch your automatic withdrawals

#### STEP 4:

Switch your automatic withdrawals

#### STEP 5:

Close your old checking account



### SKIP THE TRIP!

Download our Mobile App today to bank on the go and unleash the power of your fingertips!








**PICTURES WITH SANTA!**

Santa is coming to MCECU! Santa is making a special trip to MCECU before his big debut in the Holiday Parade. 04191987 Mark your calendars for Friday, December 2nd and watch for additional details regarding what time he will be in the lobby and available for pictures.



**VISA SKIP-A-PAY!**

Both new and existing VISA accounts billed in December will have the option to skip payment during the month of December in 2022.



*Holiday Loan Special*

Our Holiday Loan Special will begin on Tuesday, November 1st. Stay tuned for information regarding special loan rates and terms. 06181942

**HAPPY HOLIDAYS FROM MCECU**

**Wishing you and your families a very Blessed Thanksgiving, Merry Christmas, and Happy New Year from all of us at MCECU!**

**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](mailto:cuteller@co.marathon.wi.us).  
 Visit us at [mcecu.org](http://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.**

