



HELLO, MEMBERS!

Happy spring! 'Tis another season and another newsletter! I hope you all have been happy and healthy the past few months. It is glorious to have had a sneak peek of some warmer weather, sunshine, and melting snow, although I am not a fan of Daylight Savings Time. However, it has been wonderful to be able to be outside at night when the sun is still shining versus having to drive home in the dark. 01061960

January and February seemed to fly by in the Olcott household as two of our kids play basketball, and the weeks were full of practices and games. It brings me so much joy to be watching my kids do something they love. It also brings back so many wonderful memories as it seems like just yesterday that I was playing basketball on the same court. As new parents, my husband and I were told countless times to cherish the moments as kids grow up way too fast...oh, is that an understatement!

Not only am I a proud mama, but I am also a very proud boss. I can't brag enough about all the wonderful staff we have here at the credit union to serve you and your needs. Whether that is simply a cash withdrawal, a loan request, or if you need additional assistance with an issue with your account, they are here with smiles on their faces to help. We are more than a full-service financial institution – we pride ourselves on being different and offering personalized customer service. When you call, there is no automated main menu. Have a loan question? Speak directly to your loan officer. Help us spread the word...refer a family member or coworker and let us show them how we are different!

Wishing you all a blessed Easter!
Jami Olcott, President



**Marathon County
Employees Credit Union
Spring 2022**

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DID YOU KNOW?

Being a member of MCECU is like being part of an exclusive club. Not everyone is eligible, but did you know that your family members automatically qualify for membership? Help us spread the word! Unsure if someone you know qualifies? Call us to find out! (715) 261-7680

We are proud to serve you, and the best compliment you can give us is the referral of family and friends. If you refer a new member to us and a new account is opened with the referral, both of you earn \$10 through our referral program! And don't forget, once a member, always a member! 06081965

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 BOB WILCOX?

Hello all,

As I write this message, it is the first day of spring. I saw my first robin in my yard today. This is one of my favorite days of the year because I know it won't be long until we have warm weather that stays. This year, I am extremely hopeful that we will enter the endemic stage of Covid and can start to return to some normalcy.

I have been working a lot lately and traveling almost every week. I have been spending most of my time in Louisville and Paducah, Kentucky. This week, I am traveling to Tampa and will be doing a job down there for the next several weeks. My only disappointment is that this job did not start a month or two earlier. I would have enjoyed the extended break from winter. 02131936

Nothing else really exciting is happening for me these days. Oh wait, I did get a pen that writes underwater. It writes other words too! I know, that's a bad one, but I had to share it anyway.

I'm going to make it a little short this time as I have to get up at 3:45 a.m. for my flight tomorrow. As always, I hope this message finds everyone happy and healthy.

I'd also like to thank all our employees and members for making this the great institution it is and always will be.

Until next time, be well everyone!!
Bob Wilcox, Director

HAPPY DAYS!

Wishing all our parents and grandparents a happy Mother's Day and happy Father's Day! 06031956



BALLOON GLOW SPONSOR

MCECU is once again sponsoring the 'Shooting The Breeze' hot air balloon for the Taste 'N Glow Balloon Fest! This event will be held July 8, 9, and 10 in Marathon City! Our pilot is John Ross from Appleton. He is retired from the Navy and is a scuba diver. If you can make the event, be sure to find our balloon and talk to John. 05131982

Maybe we will see you there!
www.tastenglow.com



CHECK YOUR STATEMENTS ON YOUR OWN TIME!

Signing up for e-Statements doesn't just mean going paperless, it also means you can check your statements on your own time! Not to mention, it's safer and quicker.

TRY IT TODAY

BEWARE OF SCAMS

Unfortunately, the number and type of scams are only increasing. Please be on alert so you do not become a victim of fraud. Bottom line is that if it is too good to be true, it likely is. If you receive a check in the mail but are not expecting it, there is a good chance it is fraudulent. If you are given a check and asked to supply gift cards or wire funds in return, it is also likely a scam. If you receive a call to fix a virus on your computer, it could be an attempt for the hackers to obtain your credit card information. If you ever have questions or feel you have fallen victim to a scam, please call the credit union at (715) 261-7680.

ANNUAL MEETING

We are currently planning on holding our Annual Meeting in May of this year, which will once again be IN-PERSON; however, a date and location is still being determined.

Please watch for further communication in the next month.



DOWNLOAD THE FREE BRELLA APP TODAY!

To better manage your debit card, download the free Brella app today! Within the app, you are able to manage travel and fraud alerts and promptly respond to our fraud team should questions arise regarding account activity. You are also able to turn your card off/on using this app in the event that your card is lost or stolen. These features are especially helpful to cardholders during non-business hours. If you do ever need to contact our fraud team during non-business hours, the number is **1 (866)-508-2693**. Please also answer any calls that may come from this number. Please call the credit union if you have questions or need assistance with the app.

WHAT'S UP WITH CARRIE?

We just celebrated my mom's 80th birthday in the middle of March. It was wonderful to have a celebration with around 90 of our family and friends (just my siblings and our families made up 30 of that number). She helped us plan the party, but we were able to give her a couple of surprises. Her older brother and his son came from Florida and our son, Brett, flew in from Seattle. Then the next day, the sibling group took Mom out for some more birthday fun: throwing axes! And my 80-year old mother can throw an axe better than I can! 12221974



After the long winter, I am so looking forward to the spring season. I love when the trees bud out, and the daffodils and tulips start to bloom. I hope everyone takes the time to enjoy each day to the fullest.

Carrie, Member Service Representative



SPRING CLEAN UP!

Do you have online accounts you no longer use? Maybe an old email account, social media profile, or photo-sharing site login? Unused accounts can be a privacy and security concern and a potential way for hackers to obtain information without you even knowing if you do not regularly use that account. With spring cleaning in mind, take a few moments to delete any accounts you no longer use. 10221940



SHARE-A-BEAR

Unfortunately, a supply shortage left our lobby a little 'bear' from all the cute and cuddly animals that normally keep us company during the month of February. However, thanks to your generosity, we were still able to successfully raise money through the Share-A-Bear campaign and your continued donations towards Children's Miracle Network. In March, we were able to remit almost \$700 to CMN to help sick and injured children undergoing various procedures. We couldn't have done this without you! 04171959



FREE DOCUMENT SHREDDING IN APRIL!

As a reminder, MCECU offers free, confidential document shredding twice per year for our members through IROW. We will once again be doing this in April, so bring in your documents and place them safely in the locked bin in our lobby. 10011966

Please keep the following tips in mind:

- All types of paper and envelopes (including clear window envelopes) are accepted
- Staples and paper clips DO NOT need to be removed
- Binder clips, rubber bands, and plastic DO need to be removed

SOAR TO NEW Heights

Reach your financial goals this year with our low balance transfer rate

3.99% APR FOR 15 MONTHS When you transfer an existing balance to our credit union credit card between February 14, 2022 and May 15, 2022.

Ask us about this special rate offer today!

Balance transfers completed 2/14/2022 through 5/15/2022 will receive 3.99% APR* for 15 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

FIVE WAYS TO SPRING CLEAN YOUR FINANCES

For many Americans, this winter has been unusually cold and icy, so spring's official arrival comes not a moment too soon. Springtime is traditionally the season for clearing out clutter, but it's also a good opportunity to get a handle on your spending and saving. Here's a look at strategies for gauging your financial well-being and taking steps to improve it.

- 1. Review your budget.** You may have set savings goals at the beginning of the year, but with the first quarter nearly over, now's a good time to tweak your budget if needed or get things back on track if surprise expenses have popped up. Or perhaps you have more money than expected and need to decide how to allocate those funds. 08011948
- 2. Shred old financial documents.** In addition to cleaning out your attic or closet, purge the financial documents you no longer need. The Internal Revenue Service website has guidelines on how long to keep documents. In general, most tax documents should be stored for three years, but if you did not file a return, the IRS suggests keeping those records indefinitely.
- 3. Automate savings and bill payments.** Avoid late fees by using online bill pay, suggests Susan Tiffany, director of personal finance information for adults at the Credit Union National Association.
- 4. Check your credit report.** Recent data breaches have, for many consumers, reinforced the importance of looking for signs of identity theft. You should still be vigilant about checking your credit report to see if it contains any inaccuracies or red flags like loans or credit cards you don't recognize.

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.

