

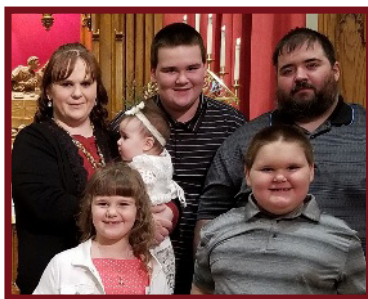


## JAMI'S UPDATE

Hoping you all had a safe and exciting 4th of July and that you were able to celebrate in better fashion this year in comparison to 2020. Our 4th of July is always filled with birthday celebrations as my husband's birthday falls right in line with the holiday. He jokes that he grew up getting fireworks as birthday presents, so we make sure to refrain from adding those to the birthday shopping list...except for the couple gag gifts, of course. As we get back to 'normal,' my family has

been able to celebrate a few milestones including our daughter's baptism and our son graduating from kindergarten. Oh, how time flies!

Although my outlook is to look forward and not dwell on the past 15 months, I know some of you have faced some challenges during the pandemic, and I want to remind you that we are here for you. We are your extended family, and if you are struggling financially, please don't hesitate to reach out to see if we can help. Communication is vital as it is much easier to approach difficult situations proactively than reactively. 08011932



I hope you all have a wonderful summer that is filled with many wonderful memories. I personally struggle with taking time to slow down (even during a pandemic) to enjoy the little things, so that will be my focus, and I challenge you all to do the same. The laundry can wait, the grass can get cut tomorrow, and the fingerprints on the windows will just come back anyhow. So savor yourself in the moment...smell the flowers, go on a walk, patron a local business, take lots of pictures, and make sure to stop in and see us!



## CLEAR YOUR FINANCIAL HURDLES

Meet your financial challenges head on and take advantage of our special balance transfer rate.

### 0.99% APR\* FOR 12 MONTHS

Both new and existing accounts will receive 0.99% APR\* for 12 months on balance transfers between 6/1/2021 and 8/31/2021.

Balance transfers completed 6/1/2021 through 8/31/2021 will receive 0.99 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. 03241958



**Marathon County  
Employees Credit Union  
Summer 2021**

## WELCOME

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## 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!

**Why can't the car payments make any friends?**

**Because they're always "a loan."**

*Dad Joke #65*



## ANNUAL MEETING

We are tentatively planning our annual meeting for September 2021. Due to the availability of vaccinations and lifted restrictions, the meeting will be in-person with a sit-down dinner. Please look for more information to follow regarding a date and time. 09051960

12231968

STRETCH  
YOUR  
BACK-TO-SCHOOL  
BUDGET

Stop in or call to ask how we can help.

## HOLIDAY CLOSURE

**Labor Day**  
Monday, September 6

## DIVIDEND RATES

Due to current economic times and lowering rates, we have decreased dividend rates on regular shares, checking accounts, and health savings accounts. At this time, rates on certificates of deposit, money market accounts, and IRAs have not changed. However, per your Truth-In-Savings disclosure you received at account opening, the dividend rate and annual percentage yield may change at any time.



## POPCORN IS BACK!

We once again are offering popcorn in the lobbies on Friday, and oh, does it smell good! We know many of you have missed this, and so have we!

Enjoy! 12021949



## WHAT'S UP WITH BOB?

Hello Everyone,

Since we last talked, I have had a job change. I am working for a company out of Pittsburgh that does maintenance software for hospitals. I am an inventory specialist. I know, that sounds exciting and important, right? Nope, I basically put stickers on things. Just kidding, it is kind of important. We inventory the hospitals' maintenance items that need to be checked regularly for joint commission.

This is the first time since I was 18 that I have not worked for the government. It is quite interesting to see the different mentality between government and private sector. Obviously some good, some bad.

This new job does entail travel. We are currently working in Kentucky and will be for the foreseeable future. I am working 1-2 weeks a month as a contractor. This is a great retirement gig because I get to choose which weeks I work.

I love the travel but have had some interesting experiences. My first week on the job, our flight was delayed in Lexington, and we would not have made our connection in Detroit. We were able to book on another airline that would get us into CWA that night. Unfortunately, they put my tag for CWA on someone else's bag. My luggage was lost for 19 days. This last week we missed our connection in Chicago (plane being pushed back as we arrived at our gate). We were able to get into Green Bay on another airline. It was such a short connection time that our bags did not make the plane. The good news is, only delayed two days this time. Ah, the joys of traveling for work.

Enough about me. I hope this letter finds everyone in good health and enjoying their summer. As things start to turn the corner, we, as a credit union and board, are looking to try and get back to normal with things like popcorn Friday and annual meetings.

I would like to thank all the staff for their continued hard work and dedication to our members. I also want to thank the members for their patience and understanding as we navigate through these difficult times.

Well, if you're still reading this, thank you, everyone. Time for me to sign off and enjoy some beautiful weather!!

Take care all,

**Bob Wilcox, Board Director**



## 10 CHEAP THINGS TO DO IN THE SUMMER

1. **Check your city or town's community center website**  
Enjoy free movies, game nights, craft nights, and dances. Many have their own pool.
2. **Fairs**  
The warm weather is perfect for outdoor food fairs and music festivals. Most communities have different dates this year. Many are still free or charge just a small fee to attend.
3. **See a baseball game**  
Catch a minor league game in your area or organize your own game at a nearby park.
4. **Form a family book club**  
Choose a book everyone can read, or read to each other, then discuss. Libraries, yard sales, used book stores, enjoy the many places to find books.
5. **Go backyard camping**  
It's free, no reservations, you can borrow a tent from your friends or rent gear. Look up at the stars and listen to night sounds. 10251976
6. **Join meet-up groups**  
Meetup.com and other online services can help you reconnect or find new friends. Some meet outdoors or in free places.
7. **Organize a neighborhood barbecue party**  
Invite your neighbors to a potluck and get to know each other better
8. **Yes Day: Say yes to all**  
Say yes to any request for anything that doesn't cost money. Ice cream for breakfast? YES!
9. **Ride a bike**  
Explore your city on 2 wheels. Many cities now offer rentals.
10. **Hit the beach**  
Live near a lake, river, or ocean? Get out your sunscreen & bathing suit! Bring a picnic basket with food from home to save even more money.

## BACK TO SCHOOL WITH MCECU

Have a child heading off to school? Make sure they are financially ready with an account set up at MCECU! They don't live in Wausau anymore? No worries! We have them covered with all the products and services they need, regardless of where they live! 01021971

- 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
- Live customer service by smiling staff who are ready to help



## 10-YEAR OR 15-YEAR FIXED IN-HOUSE MORTGAGE SPECIAL **ONLY 2.50% APR\***

**Call Today to Take Advantage of this Low Rate!**

Do you currently have a 20 or 30-year mortgage? We may be able to shorten the life of your loan with little impact to your monthly payment. Refinance today with ease!

Contact Pete at (715) 261-7685

Peter.Wolf@co.marathon.wi.us

400 East Thomas Street

Wausau, WI 54403

**Beat the Rush...Apply Online!**

\*Valid only with minimum \$30,000 in new money and LTV up to 80%. Must meet MCECU membership eligibility and underwriting requirements. Offer can be discontinued at any time without prior notice. Appraisal may be needed if LTV > 70%; borrower is responsible for this fee. 2.50% APR for Tier 1 Credit; Add 0.50% for Tier 2. For additional tiers and terms, please refer to rate sheet.

Federally Insured by

**NCUA**   
EQUAL HOUSING  
OPPORTUNITY

## WHAT'S UP WITH TOSHA?



*"Life is like riding a bicycle. To keep your balance, you must keep moving." –Albert Einstein*

A true passion of mine has really escalated in the last couple years with my husband and daughter joining me and turning our cycling into adventures. In

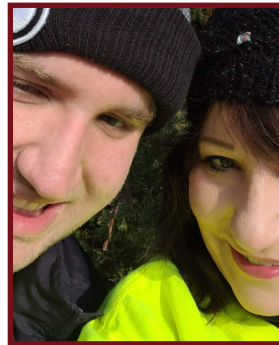
2020, we rode about 1,000 miles individually. We managed to get our hands on fat bikes for winter biking too! I have already logged 772 miles this year. I'm excited to see how many more miles I can conquer by the end of the year! 07281945

I experienced bikepacking for the first time in early May. I cycled 160 miles in three days through the Chequamegon-Nicolet National Forest, with the coldest night dipping to 27 degrees (with a group of people I hadn't met before the trip). It was the most empowering experience of my life to embrace the struggles and to persevere! I actually have another bikepacking trip that is scheduled to be about 320 miles over five days. By the time you read this, I will have hopefully completed that journey!

If you find you are spending a little too freely on your favorite hobby like myself, keep in mind our Visa balance transfer special runs until 8.31.2021. And be sure to stop by the credit union for popcorn on Fridays!

We sure miss your faces.

**Tosha Seliger, Member Service Supervisor**



## GHIDORZI GREEN & CLEAN EVENT

As mentioned in our last newsletter, staff participated in the Ghidordi Clean & Green Event on April 24th! It was so much fun to get outdoors and help out the community. A big thank you to anyone that also participated in the event! 06111989



## BALLOON GLOW SPONSOR

If you haven't already heard, the Taste 'N Glow Balloon Fest is taking place July 9th, 10th, and 11th in Marathon City! We are excited to help sponsor this event and invite you to come check out the 'Shooting The Breeze' Balloon that is being sponsored by MCECU! Our pilot is John Ross from Appleton. He is retired from the Navy and a scuba diver. If you can make the event, be sure to find our balloon, talk to John, and grab one of our trading cards from him.

### 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 [mccu.org](http://mccu.org).

**WE ARE IN THIS TOGETHER!**

### Mortgage Loan Originators:

Marathon County Employees Credit Union

NMLS #699137

**Peter Wolf - MLO #872274**

**Sarah Werner - MLO #663359**

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.**

