



## MERRY CHRISTMAS AND HAPPY NEW YEAR!

I hope you and your families had a blessed Thanksgiving and a very merry Christmas! December is always full of Christmas magic in the Olcott household, including Advent calendars and a visit from “Elfie,” our Elf on the Shelf. I love decorating for Christmas, watching Christmas movies, and listening to Christmas music (which I start listening to way too early if you ask my husband!). I love the joy that the season brings

and passing along traditions to our children. I just wish there was more time between Thanksgiving and Christmas to pack in even more Christmas festivities!

December was also busy at the Credit Union! We participated in the Wausau Holiday Parade, got a visit from Santa, decorated the office, ate lots of wonderful food (much of which was donated by very generous members), and celebrated giving back to our community through our Giving Tree. What a wonderful time of year! We can’t wait to celebrate this magical season again with all of you next year!

As we begin 2022, I wish you all a year of health and happiness. Remember MCECU is here for you. We are a full-service credit union with excellent loan rates, live customer service, and, best of all, smiling faces to greet you when you walk in. Refer a family member or eligible friend or co-worker, and you both receive \$10 when they open a new account. 04141981

Stay warm!  
Jami Olcott, President



**Marathon County  
Employees Credit Union  
Winter 2022**

## WELCOME

- P1 Jami’s Update  
Share-A-Bear  
Birthday Alert
- P2 Welcome, Dawn!  
Hello From Dawn  
Giving Tree Thank You  
Tax Deposit Reminder  
2022 HSA Limits
- P3 Account Verification Audit  
IRA Contributions  
What’s Up With Bob?  
Call For Nominations
- P4 4 Tips To Revamp Your Finances In The New Year  
Holiday Parade  
Santa Said We Were “Nice”  
Credit Card Promotion

## SHARE-A-BEAR

MCECU will once again be participating in the Share-A-Bear program through Children’s Miracle Network. Stop in, pick out an animal, and help us support CMN! If you don’t want to come into the lobby, just give us a call or let whomever is helping you in the drive-up know, and we can help you select an animal of your choice. Thank you for your support in helping make this annual event a huge success! 02071959

## 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, Dawn!

Dawn joined MCECU in November and is excited to meet all of you! She will be here to assist Pete with loan requests and with daily operations of the credit union. Make sure you stop in and say “Hi” the next time you are in the lobby. 02271945

## HELLO MCECU MEMBERS,

I am Dawn, the new Loan Officer here at MCECU! I have worked for the past 20 years in office manager positions and banking with a background in Mortgage Lending. Pete has taken me under his wing, and I am learning all of the lending steps at the Credit Union. Baby steps to start, but I’m sure I’ll be off and running soon enough.

I grew up in Tomahawk on Lake Nokomis where I enjoyed lots of Wisconsin summers on the lake and lots of winter activities as well. I am a Mother of four great “adult” kids & two adorable granddaughters. I am a fan of Wisconsin for the great seasons we are blessed with and the natural scenery. I love to travel, with road trips being a summer must for me. With lots of memories from my younger years, family road trips, camping, and fishing are also my happy places. I am looking forward to meeting more of you - please stop in and see me!

Dawn, Loan Officer

## GIVING TREE THANK YOU!



Last quarter we asked for your help with giving back to our community. Our Giving Tree displayed many tags that had special requests from residents at Mount View Care Center. These gifts requests were for those that otherwise may not receive any gifts during the holidays.

On behalf of MCECU and North Central Health Care, THANK YOU to everyone that picked and fulfilled donations from our Giving Tree. Thanks to your generosity, we were able to fulfill the needs and wishes of 25 residents! We are so blessed to have such wonderful members!



## TAX DEPOSIT REMINDER SEND YOUR REFUNDS TO MCECU

Be smart, don’t fall victim to the high fees associated with refund anticipation loans (RAL) or pre-paid cards from large tax preparers just to get an immediate refund. E-file your taxes and have your refunds deposited at NO COST to you.

Just provide your MCECU account number and routing number, which is 275982322, at the time you file your taxes, and your refund will be automatically deposited into your account at the credit union. If you need help with the proper format for your direct deposit, please call us at (715) 261-7680, and we will be happy to assist you! 07311938

## 2022 HSA LIMITS

The IRS sets maximum HSA contribution limits that can help you plan ahead every year. Below are the following limits for 2022:

Self-Only  
**\$3,650**

Family  
**\$7,300**

Catch-Up Contributions (age 55+)  
**\$1,000**





## ACCOUNT VERIFICATION AUDIT

MCECU's Audit Committee is conducting its annual year-end account verifications. Please carefully review the balance of your December 31, 2021 statements. If the balances are correct, no further action is needed. If something is incorrect, please contact Kathy Olson of the Audit Committee at (715) 261-7675.

If Kathy does not receive notice from you within 20 days, it will be assumed that the information on your statement is correct. 12291960

**Thank you for your assistance with this yearly requirement.**

## IRA CONTRIBUTIONS

You still have time to make a contribution to your IRA for 2021. Talk to Carrie for more information. (715) 261-7684



## WHAT'S UP WITH BOB?

As the holiday season winds to a close and we settle in for the rest of the winter, I wish all of you the best in the new year!

On Veterans Day, my next-door neighbor's house caught fire while I was home. I reacted instantly and placed a 911 call from my landline, knowing the dedicated 911 service would give the location instantly. Before I could even put on a coat and evacuate, I heard the first sirens of police and fire vehicles. They managed to knock down the fire before it destroyed my neighbor's house or spread to my house

about 20 feet away, directly downwind in the strong gusts. One of the firefighters told me if this happened in a more remote location, both the neighbor's home and mine would likely have been destroyed. It was only after the next issue of City Pages came out that I learned that the responding fire station had only two firefighters available because others were on two ambulance calls. One man operated the truck while the other handled the hose. Additional crews were finally able to help. My house sustained heat damage to the siding, but nothing caught fire. I am so thankful for the fast action of the Wausau Police and Fire Departments! 01101994

Our Credit Union is proud to serve public employees and their families. During an emergency, we appreciate them most of all, but we must remember and be grateful for our public servants at every level of government throughout the year. As the Wausau Fire Department seeks funding for additional staff to avoid another situation like they faced here, I hope you will wholeheartedly support the creation of the additional positions.

On a lighter note, I'm researching my family tree. While much of this work is already completed for my father's side, my mother's side had scant information. Turns out I'm part Norwegian in addition to Swedish and German. One of my great-grandmothers was from what is Oslo today. What a challenge it is to read nineteenth-century cursive writing from Germany and Scandinavia as many name spellings have changed with immigration and translation to English. Most official civil and church records were hand-written with a fountain pen using different alphabet characters than today. As I wait for the DNA test results that identify regional heritage, I'm keeping my fingers crossed that something previously unknown will be revealed about the distant past.

As the pandemic lingers, remember we are here to help you with our wide variety of products and services in person and remotely, whatever your needs.

Find a way to get outside and enjoy the rest of the winter!

Bob Bruss, Chairman

## CALL FOR NOMINATIONS

Members will vote to elect two individuals to fill positions on the Board of Directors during the Annual Meeting tentatively planned for this coming spring.

The seats up for election are currently held by Aaron Ruff and Bo Johnson. They have announced that they are seeking re-election. 05121975

**If you are interested in election to the Board of Directors, please contact Jami Olcott, President, at (715) 261-7689 by April 1, 2022.**





## 4 TIPS TO REVAMP YOUR FINANCES IN THE NEW YEAR

### Start By Making A Budget

A detailed monthly budget can help you pay your bills on time, have funds to cover emergencies, and reach your financial goals. 07051953

### Create A Financial Road Map

What are your financial goals? Everyone needs to plan for basics like retirement – however far off that may be – but you can also map out your other spending. Account for big expenses like a house or a car ahead of time.

### Know What You're Saving For

Whatever your financial goals are, it's never too soon to start working toward them. First, get your savings started by putting money away in an emergency fund. Then you can start putting money away toward your other goals.

### Get Informed About Credit

Why does your credit score matter? How can you improve it? Your credit report determines whether you qualify for a loan and the rate at which you are going to pay it. Learn how to keep your credit score strong.



## HOLIDAY PARADE

MCECU once again participated in the Wausau Holiday Parade, and what gorgeous weather we had! We are so fortunate to live in such a wonderful community where we can celebrate the holidays with all of you. 11302000



## SANTA SAID WE WERE "NICE"

We had so much fun with Santa this year as he visited our lobby and took lots of adorable photos with children and adults alike! Thank you, Santa, for your visit – we know you are extra busy this time of year!

## CREDIT CARD *Promotion*

Are you dreading viewing your credit card statements after too much holiday shopping? Inquire about our VISA balance transfer promotion starting in February. Both new and existing accounts will receive...

# 3.99% APR\*

## FOR 15 MONTHS

on balance transfers completed between 2/14/2022 and 5/15/2022.

\*APR = Annual Percentage Rate. 03231966

### 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.**

