



SAY CHEESE!



My family finally had updated family pictures taken! Not sure why this makes me so happy, but it is one of those things that always got pushed to the side because life is just so busy, and then I get crabby at myself because I didn't make it a priority.

It was amazing to have the pictures for our Christmas cards already done versus scrambling at the last minute and not to mention that space on my wall, which has been patiently waiting to be filled, no longer looks like we just moved into the house. Sometimes it is the little things that make life grand.

And that is exactly what Christmas was about...finding time to enjoy the little things in life and cherishing time with family and friends. I hope you had a glorious Thanksgiving and Christmas. We sure had fun at the credit union the past couple of months with our Halloween costumes, tailgate party, the Giving Tree, free pictures with Santa, and our Ugly Sweater Party (and oh, did we see some ugly sweaters!). We love having fun with our members and enjoy it when you partake in our festivities, events, and even some shenanigans. So, thank you! 03061994

As you read this, I am still probably trying to figure out where 2022 went (and dating everything for 2022 instead of 2023), but I am also excited for a fresh, new year. Do you have any New Year's Resolutions? I have given up on those as they seem like setting oneself up for failure, and once you stray, it feels like defeat. Instead, we have created goals as a family of things we want to do and accomplish this year.

Instead of New Year's Resolutions, what are your goals for this year? Do you want to go on a special vacation, buy a new house, purchase a new vehicle, or work on becoming debt free? Or should I ask, how can MCECU help you accomplish those goals? Some goals aren't immediate, nor can others happen overnight. Realizing this and looking at the big picture can set you up for success without the feeling of disappointment or stress and help you get where you want to be.

Cheers to a Happy 2023!

Jami Olcott, President



POPCORN FRIDAYS

Don't forget that every Friday is Popcorn Friday! 05181966 Stop in for a bag of what we consider the best popcorn in town! Kathy has truly perfected the recipe!



**Marathon County
Employees Credit Union
Winter 2023**

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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!



WHAT'S UP WITH AARON?

Hello All,

It's always hard to believe that another year is in the books! I remember early in my career, people telling me that the years keep moving faster - especially once you have kids - and that couldn't be more true. Our boys are now 3 and 5, and the Ruff household is in a constant state of LEGO building, playing with tractors, and eating snacks. It is so much fun, and every day is a new adventure. 04181946

My favorite time of year, gun deer season, has passed, and we continue to make some awesome memories in the woods. For the second year in a row, my oldest son has been in the stand with me when I shot a buck. He has become my good luck charm at this point, and his little brother has a lot to live up to! A successful hunt is always great, but we have more fun eating candy and drinking Sun Drop in the stand.

Wishing you all a safe, happy, and healthy holiday season. As always, MCECU and our wonderful staff are here to help you with all your financial needs.

Many thanks,

Aaron Ruff, Board Treasurer



SEND YOUR REFUNDS TO MCECU

When you prepare your taxes or have them filed for you, don't lose out on your hard-earned money by paying charges associated with refund anticipation loans (RAL) or pre-paid cards 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, when you file your taxes, and the refund will be automatically deposited into your account at the credit union. If you need help with the correct format of your account for direct deposit, please call us at (715) 261-7680, and we will be happy to assist you!

SHARE-A-BEAR

Mark your calendars for February, as we will once again be participating in the Share-A-Bear program through Children's Miracle Network. Sponsor a large animal for \$10 or a small animal for \$5 that will make its way to a child in the hospital or undergoing a procedure. Monetary donations can also be made to Marshfield Children's Hospital for needs such as distraction items, meal tickets, or special equipment. Every dollar makes a difference!

WHAT'S GOING ON WITH RATES?

Although interest rates have been increasing at rapid rates, you may have noticed little change to MCECU's deposit rates. One of the priorities of MCECU is to help improve the financial well-being of our members. For most members, increasing our deposit rates would not amount to a significant increase in the amount of dividend deposited to your account and, therefore, would have little impact in your disposable income; however, for those looking to borrow, being able to keep loan rates lower because deposit rates are also lower, can have a huge financial impact when calculating the amount of interest paid over the course of a loan or even just affording a monthly payment. However, for our savers, please be assured that we are continuously monitoring our rates and are taking into consideration all members - whether you are a saver or a borrower. 02221954

08211981



CALL FOR NOMINATIONS

Members will vote to elect one individual to fill a position on the Board of Directors during our Annual Meeting that will be held this spring. The seat up for election is currently held by Bob Wilcox, and he has announced he will be seeking re-election. 09271971

If you are interested in election to the Board of Directors, please contact Jami Olcott, President, at (715) 261-7689 by April 1, 2023.



WHAT'S UP WITH TOSHA?

Another year of adventure has come to an end, so it is time to prepare for the next book of thrills! I managed to knock three things off my bucket list in 2022! First, my family went to Wisconsin Dells for ziplining. I was the one most excited about this, but they were good sports. Second, my husband and I rode bicycles to Green Bay and back home - 195 miles in 2 days! That included my first 100-mile ride in addition to completing

the entire Mountain Bay State Trail. Third, I completed my first official bike race, Ironbull's Red Granite Grinder. I wasn't riding to race exactly; I wanted to experience that part of the adventure, and it was worth it! I finished the 56-mile race (over 2700 feet of elevation) with my husband and within our personal goal...in the bitter cold and snow. Remember that one cold weekend last October? Yeah, that cold and snow, ha! 11281986

I'm looking forward to more adventures in 2023. I'm planning a week-long backpacking adventure at Isle Royale National Park and some bikepacking trips. Maybe a kayak camping trip? My 12-year-old wants to race that 56-mile race, so we'll see what the future holds!

I hope your winter is going well. May this year be one of your best ones yet! If you don't already, follow us on Facebook to be part of our MCECU shenanigans. There is definitely some entertainment value there! Happy New Year!

Tosha Seliger, Member Service Supervisor



GO PACK GO!

It was so fun to tailgate with all of you that were able to stop by our Tailgate Party we held in the lobby on November 17! Due to the popularity of this event, we are hoping to find a game again next season! The only thing that could have made it better is if they would have won...but it's always a big win for us when we get to spend the day with all of you and partake in some extra-fun festivities!

GIVING TREE - THANK YOU!

Thank you to everyone that helped fulfill the tags on our giving tree! Because of your generosity, we were able to fulfill the needs and wishes of 25 residents at Mount View Care Center this holiday season. 06101961



UGLY SWEATER FUN!

Did you get your ugly sweater out to celebrate National Ugly Sweater Day? Well, we did! And we got to share in the festivities with many of you! Thank you to everyone that stopped in to see us and partake in our fun festivities. Were you not able to make it? Make sure to follow us on Facebook so you will be sure to see when our next event takes place!

IRA CONTRIBUTIONS

You still have time to make a contribution to your IRA for 2022.

Stop in and see Carrie with questions, or you can call her at (715) 261-7684 for more information.



WE SAW SANTA!

Santa made a special visit to see us and take a few hours out of his busy December schedule for a photo shoot! Thank you to our special Santa for the visit. And thank you to everyone that came in to get your free picture taken! We always enjoy this event (and getting a chance to give Santa our Christmas lists!) and getting a chance to see all your pretty smiles! With any luck, Santa will stop again next year!

Credit Union Fun!



ACCOUNT VERIFICATION AUDIT

MCECU's Audit Committee is conducting its annual year-end account verifications. Please carefully review the balance of your December 31, 2022 statements. If the balances are correct, no further action is needed.

If something is incorrect, please contact Kathy Olson from our 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. 11301970

Thank you for your assistance with this yearly requirement.

2023 HSA LIMITS

The IRS sets maximum HSA contribution limits that can help you plan ahead every year. 09301993 Below are the following limits for 2023:

Self-Only
\$3,850

Family
\$7,750

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



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.

