



OH, WHAT FUN!

Happy 2024! I hope you all had a wonderful Thanksgiving and a very merry Christmas! Whether you were traveling, home for the holidays, spent it with a house full of people, or enjoyed a quieter version, I hope you spent it with people you love and created lasting memories. We had lots of fun around the credit union the past couple of months, and I hope

you were able to partake in some of our activities! Whether it was International Credit Union Day, participating in Black Friday PJs, tailgating with us, viewing our 'Winter Wonderland' in the lobby, visiting Santa for a picture, celebrating 'Ugly Sweater' or 'Buddy the Elf' Day, or helping us grant the wishes on our Giving Tree, these events wouldn't be the same without all of your participation! Thank you for making MCECU your financial institution, allowing us to not only serve you and all your financial needs, but hopefully doing so while putting a smile on your face. We are looking forward to another fun and successful year in 2024!

Jami Olcott, President

P.S. Are you having fun at the credit union? If so, make sure to spread the word and tell others what we are all about! We pride ourselves in going above and beyond and providing a customer service experience you won't find elsewhere. Don't forget about our referral program! 01021974



**Marathon County
Employees Credit Union
Winter 2024**

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SHARE-A-BEAR COMING FEBRUARY 2024

We are a proud participant in the Share-A-Bear program. We once again ask for your help by sponsoring an animal that helps brighten the day of a child in the hospital or undergoing a procedure. More details will be available in the lobby during the month of February. Monetary donations can also be made, which go towards Marshfield Children's Hospital needs, such as distraction items, meal tickets, or special equipment. Every dollar makes a difference!



WHAT'S UP WITH AARON?

Hello All,

“Times flies when you’re having fun” couldn’t be more true for the Ruff family in 2023. As another year flies by, I can’t help but think about all the fun we had this past year. I’m especially excited that our boys, now ages 4 and 6, have become proficient mountain bikers, and we spent a lot of time riding at Nine Mile last summer. We are already looking forward to spring so that we can hit the trails again! 01161937

With two school-aged boys (4K and 1st grade), our weeks are busy, and they tick by quickly. We are looking forward to youth wrestling and basketball again this winter, as well as some snowmobiling whenever winter decides to show up!

We wish you all a safe, happy, and healthy new year in 2024. As always, MCECU and our wonderful staff are here to help you with all your financial needs. There are some big things to come in 2024!

Many thanks,

IT'S FREE TO SEND YOUR REFUNDS TO MCECU!

Don't pay the additional charges associated with refund anticipation loans (RAL) or prepaid cards just to get an immediate refund. When you prepare your taxes or have them filed for you, elect to have your refunds deposited to your account at MCECU. Just provide your MCECU account number and routing number, which is 275982322, when you file your taxes, and the refund will automatically be 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. We will be happy to assist you! 12281982

GIVING TREE

Once again, a sincere thank you to all of you who helped us fulfill the gift requests on our Giving Tree this year! Because of your generosity, we were able to meet the needs and wishes of 30 residents at Mount View Care Center this holiday season, which was an increase of 5 residents from last year.



VERIFY YOUR ACCOUNT!

MCECU's Audit Committee is conducting its annual year-end account verifications. Please carefully review the balance of your December 31, 2023 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.

Thank you for your assistance with this yearly requirement.



POPCORN FRIDAYS

Don't forget that every Friday is Popcorn Friday! Stop in for a bag of what we consider the best popcorn in town! Kathy has truly perfected the recipe! 02191991



WHAT'S UP WITH KATHY?

Greetings,

Life just keeps flying by. It seems like yesterday we were out on the pontoon, enjoying the sun and, perhaps, a cocktail or two! 😊 Moving on to fall, we just returned from a trip to Montana to visit family; that was a fun adventure. We saw a lot of mule deer and elk grazing in the fields out there. Of course, it is always fun to visit with my niece, her husband, and my two great nieces. Next up: our daughter,

Allison, will be getting married to a wonderful young man in March. The big day will be here in no time. I need to go dress shopping. In January, we head to Tennessee for the bachelor/bachelorette shindig. That wraps up my most recent adventures. I hope all of you have a safe and merry Christmas and happy New Year! Stop in and say hi when you are in town. Did I mention we have great loan rates...?

There's Still Time!

You still have time to make a contribution to your IRA for 2023. Stop in and see Carrie with questions, or you can call her at (715) 261-7684 for more information. 11241964

CALL FOR NOMINATIONS

Members will vote to elect two individuals to fill two positions on the Board of Directors during our Annual Meeting that will be held this spring. The seats up for election are currently held by Robert Bruss and Jackie Bethel, both of whom are seeking re-election.

If you are interested in election to the Board of Directors, please contact Jami Olcott, President, at (715) 261-7689 by April 1, 2024.



CREDIT FREEZE

Are you concerned your personal information has been stolen or that you are a victim of identity theft? If so, you may want to consider putting a freeze on your credit. A credit freeze, also known as a security freeze, helps prevent accounts from being opened fraudulently in your name. It is a free service to freeze and unfreeze your credit and has no impact on your credit score. For more information, visit transunion.com/credit-freeze. 04031946

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!



GO PACK GO!

We had another epic tailgating party and want to thank you if you were able to stop in and enjoy the festivities with us!

CAT VS. MICE

We celebrated Halloween with a cat vs. mice battle (well, not really a battle lol). But we sure did have fun dressing up!



WE SAW SANTA!

Santa made a special visit to see us and took a few hours out of his busy December schedule for a photo shoot! We had fun being Santa's elves for the day and want to thank Santa for his visit. Thank you to everyone who stopped in for a picture! We always enjoy seeing everyone's smiling faces while also sneaking in a few Christmas lists! Maybe if we are good, Santa will stop again next year! 05032001

HOLIDAY FRAUD BEST PRACTICES

- Do not click on hyperlinks found in emails or text messages from unknown or suspicious sources.
- Ensure Multi-Factor Authentication (MFA) is implemented on all sensitive log-in environments.
- Use cybersecurity best practices, including:
 - » Enabling anti-phishing protection on your web browser
 - » Adding Multi-Factor Authentication to account log-ins
 - » Using unique, strong passwords for different accounts
 - » Not clicking on unsolicited links 07111963
- Contact the credit union directly by using the phone number or website listed on the back of your card rather than following instructions from an email, phone call, or text message you received.
- Never provide a one-time-passcode to a caller, or via email or SMS text message, and do not install Remote Access software unless instructed by a trusted system support provider.
- Check shipping details on accounts. Be aware of details in the 2nd or 3rd lines of the shipping addresses that might be used to reroute packages.
- Review bills, statements, and credit reports to identify anomalies that could indicate fraud, identity theft, or if someone else has access to your account.
- Look for the “s” – When paying online, check the URL to ensure it begins with “https://.” The “s” at the end indicates a secure connection. Also, check that the name of the web page does not contain spelling errors or strange characters.
- Update system and application software – Install the latest software on your computer, tablet, or phone. 09021952
- Take advantage of identity and credit monitoring services.
- Watch for scam indicators in the method of payment being requested: scammers often ask for payment in the form of wire transfers or other money transfers, reloadable or prepaid gift cards, cryptocurrency, or sending cash since these formats are more difficult to trace.
- If you suspect a scam, stop and call back the credit union or organization. Talk to someone using trusted phone numbers.

Credit Union Fun!



CELEBRATING NATIONAL GAUDY DAY



BLACK FRIDAY PJ PARTY

2024 HSA LIMITS

The IRS sets maximum HSA contribution limits that can help you plan ahead every year. 09301993 Below are the following limits for 2024: 03231955

Self-Only	Family
\$4,150	\$8,300

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.

