

# The Brewery CREDIT UNION

Summer, 2004

1351 Dr. Martin Luther King Jr. Dr.  
Milwaukee, WI 53212-4099  
Phone 414-273-3170 - Fax 414-273-3487  
After hours for lost ATM & Debit cards 1-800-383-8000  
Credit cards 1-800-236-2442

Home Page Website address:  
www.brewerycu.com

E-mail address:  
memberservices@brewerycu.com

Hours of operation: Monday, Tuesday & Thursday are  
from 9:00 a.m. to 5:00 p.m., Wednesday from 10:00 a.m.  
to 5:00 p.m., Friday from 9:00 a.m. to 6:00 p.m.,  
Saturday from 9:00 a.m. to 12 noon

*“Our Founders Made  
Milwaukee Famous —  
Now It’s Our Turn”*



## Focus

*We Have  
Terrific  
15 and 30  
Year First  
Mortgage Rates !!*

If you are in the market to buy a home, we offer a full range of very competitive priced 15 and 30 year fixed rate mortgage products. WHEDA, FHA, VA and home equity line of credit loans. Stop in or call us at 414-273-3170 today!

***We Can Help  
Make Your  
Dreams  
Come True!!***



CREDIT UNION  
SERVICE CENTERS.

*The Member-Friendly Financial Network*

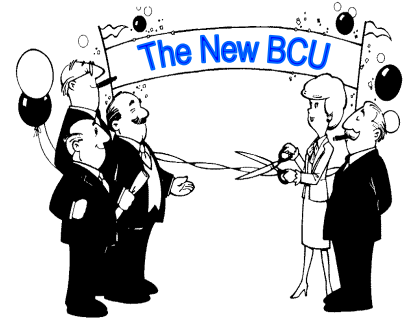
BRANCH LOCATIONS AND  
HOURS OF OPERATION

Waukesha  
1501 Sunset Dr.  
M-F 9 am - 7 pm  
Sat 9 am - 5 pm

Milwaukee  
6402 W. Brown Deer Rd.  
M-F 9 am - 7 pm  
Sat 9 am - 5 pm

Greenfield  
6126 W. Layton Ave.  
M-F 9 am - 7 pm  
Sat 9 am - 5 pm

**.Downtown  
Office Grand  
Re-Opening  
The Week Of  
August 16th**

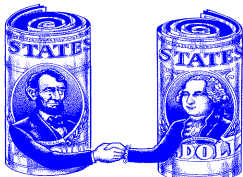


Plan a visit to your credit union sometime between August 16th to the 21st and experience first hand our new addition and updated lobby. There will be cool give-a-ways and you will have an opportunity to take advantage of some very special loan and CD rates, which will be available for this week only. We plan to have the official ribbon cutting on Wednesday, August 18th at 4:00 p.m. Mark your calendar 80372 and we'll look forward to seeing you there.



## Get \$50.00 When you open a Brewery Credit Union Checking Account with Direct Deposit

Offer valid at Brewery Credit Union only, on checking accounts opened between 06/01/04 and 09/30/04. Limit one consumer checking account per member, per calendar year. Offer not available on account conversions or in combination with any other offer. Cash bonus will be automatically deposited into your new checking account once your direct deposit starts. **Checking account must remain open for a minimum of six months or the bonus will be taken from the account at closing.** Cash bonus is not considered part of minimum opening deposit for Premium and Supreme Checking accounts. In order to avoid a monthly service fee on a Supreme Checking Account, you must maintain a daily balance of \$1,500.00 in the account. CASH BONUS IS CONSIDERED INTEREST AND IS REPORTABLE ON IRS FORM 1099-INT.



**We Love  
Making  
Loans**

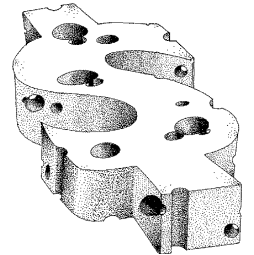
***Are You Feeling  
Lucky Today?***



Four of our "Lucky" members will each have \$50.00 credited to their account if they can find their account number within the articles in this newsletter and give us a call at 414-273-3170. Yes, it's that simple. Just read the articles, and find your account number. **GOOD LUCK!**

***Wow!***

***We Have Terrific  
Loan Rates!***



Not only do we have some of the best savings rates in town but we also have some of the very 80109 best loan rates. Check this out:

- ◆ New vehicles and used 2002-2004 for 60 months with an APR as low as 4.90% and with payments as low as \$18.83 per \$1,000 borrowed
- ◆ Fixed 2nd mortgage loan for 60 months with an APR as low as 4.79% and with payments as low as \$18.78 per \$1,000 borrowed.

The Best Way to Save Money and Protect Your Credit Rating (Loan Payment) is with

**DIRECT DEPOSIT or PAYROLL DEDUCTION**

For direct deposit, you will need BCU's ABA number and your account number.

Brewery Credit Union's ABA number, also referred to our routing and transit number, is 275079662

Your account number is on your statement. If you have any problem just call as at (414) 273-3170

and we will help you



# Dates to Remember

Please keep this list handy showing the dates the main office and shared service centers will be closed:

**Monday, July 5, 2004** — Independence Day

**Monday, September 6, 2004** — Labor Day

Remember, when the office is not open, there are other self-service options available 24/7/365. They are:

- ◆ Internet Home Banking at [www.brewerycu.com](http://www.brewerycu.com)
- ◆ CU\*Talk—our telephone automated voice teller at 1-800-860-5704
- ◆ Our downtown drive-up ATM & Riverwest Co-op ATM

## Super Easy Internet Banking

Access your account from home, work or any other place in the world. Go to BCU's web page at [www.brewerycu.com](http://www.brewerycu.com) and click on CU@home or PC Home Banking. **You now have 24/7/365 access!**



You have access to:

- ◆ Review your account balances, withdrawals & deposits
- ◆ Make loan payments and interest inquiries
- ◆ Transfer between checking and savings accounts
- ◆ Print your account history
- ◆ View BCU's current savings & loan rates.
- ◆ And all in a SAFE and SECURE mode.

BCU's PC Home banking is completely free! Call BCU at 414-273-3170 and we will get you on-line in a matter of minutes.



## Check Out All The Features Of The Freedom, Premium and Supreme Checking Accounts

- Unlimited Check Writing Privileges
- No Per Check Charge
- First 50 Check Free
- Worry Free Overdraft Protection
- Free VISA Check Card
- Free On-Line Banking (CU@Home)
- Free On-Line Bill Pay (CU\*EasyPay!)
- Free 24-hour Telephone Teller (CU\*Talk)
- Free Gift



## Take a Look At How We Compare

Annual percentage yields from a sampling of Wisconsin's bank, thrift and credit union offers on June 11th, 2004. Yields are based on the compounding method and the rate stated for account with a typical minimum deposit of \$1,000 (\$500-\$2,499) Higher yields may be offered for larger deposits or multiple accounts. CD figures are for fixed rates only. Yields may vary by branch

	Money Markets	1 year CD	6-mo. CD
Area Averages	0.61%	1.61%	1.19%
State Averages	0.56%	1.65%	1.26%
National Averages	0.61%	1.52%	1.18%

(Source: Milwaukee Journal Sentinel June 13th, 2004)

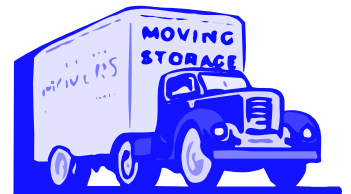
### Now Look at Our Insured Savings Rates:

- Money Market — 1.15% APY (\$1,500 minimum)
- One Year CD — 1.92% APY
- Six Month CD — 1.61% APY

**If you find a higher rate at one of our competitors, BCU WILL MATCH IT!**

Subject to change without notice.

## Changing Your Address?



If you have moved or are planning to move in the near future please inform us in writing. Due to the continued increase in "Identity Theft" and account takeovers, we

will no longer accept verbal requests for an address change. All address changes not done in person at the credit union office must be in writing and signed by the account holder. It is also very important that you provide a phone number where you can be contacted if questions arise about your account.

If the credit union receives a forwarding notice from the post office, we will follow up by sending you an "Address Change Form". We will not change your address at the credit union until the form is returned and signed by the account holder.

**(Be assured, we do not share your personal information with any marketing firm or telemarketers.)**



### Reminder To Members With IRAs

If you have reached the age of 70-1/2, please be aware that you MUST arrange for a mandatory distribution of your IRA. Please give us a call at 414-273-3170 if you have any questions.

This publication does not constitute legal, accounting or other professional advice. Although it is intended to be accurate neither Brewery Credit Union nor any other party assumes liability for loss or damage due to reliance on this material.

# CU



## Easy Pay! Internet Bill Payment and Presentment . . . So Many Benefits . . .

- \* Easy Set Up — follow simple point and click instructions
- \* You can pay all your bills electronically
- \* Authorize checks to be sent to anyone from babysitters to birthdays
- \* Keeps a payment history register
- \* You can set up recurring payments like mortgage and all payments on insurance premiums
- \* Schedule payments at your convenience. Processing will not begin until the date you assign (Please set payment date at least 5 Days prior to the due date to allow processing time)
- \* No additional sign on or passwords to members. Just click the "Pay Bills" icon from CU@HOME
- \* Monitors the status of your payments. Stop wondering if your payment was received. Check payment progress any time
- \* You have complete 9514 control
- \* Receive notice when e-bills arrive
- \* CU\*EasyPay! Is Safe and Secure

**Transactions GUARANTEED  
By Checkfree**