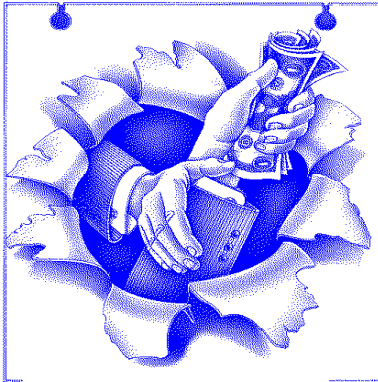


The Brewery CREDIT UNION

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

Focus



Our New SNAP Loan Is Here

It has **NEVER** been this easy to get a loan. Introducing **SNAP** loan (Sign No Additional Paperwork). Once you sign the master loan agreement,

visits to our office to sign loan papers are a thing of the past. We realize that your time is valuable and we treat it that way. With **SNAP** loan all you need to do is give us a call, e-mail us at loans@brewerycu.com, apply on line at brewerycu.com (click on CU@home or PC banking) or fax us at (414) 273-3487. We’ll ask you how much you want 9431 and if you would like a check mailed to you or have the amount placed in your account. Now that’s **Fast and Easy!** **SNAP** applies to all consumer loans (personal, auto, boats, etc.). The future of lending is at your credit union **today**. Give us a call today at (414) 273-3170 for more details.

Our Loan Rate With The Rebate . . . It’s Better!!

In many cases we will save you money if a rebate is offered. Don’t get taken for a ride. Your Credit Union will save you money!!!

	Dealer	Brewery Credit Union
Purchase Price	\$20,000	\$20,000
Down Payment	\$5,000	\$5,000
Rebate (Applied from Dealer)	-0-	\$2,500
Loan Amount	\$15,000	\$12,500
APR (Annual Percentage Rate)	0%	4.90%
Term	60 months	60 months
Monthly Payments	\$250.00	\$235.34
Total of payments	\$15,000.00	\$14,120.11
Total Savings	-0-	\$879.89



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.

Autumn, 2003

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



CREDIT UNION SERVICE CENTERS.

The Member-Friendly Financial Network

Waukesha		Milwaukee	Greenfield
1501 Sunset Dr.		6402 W. Brown Deer Rd.	6126 W. Layton Ave.
M-F 9 am - 7 pm		M-F 9 am - 7 pm	M-F 9 am - 7 pm
Sat 9 am - 5 pm		Sat 9 am - 5 pm	Sat 9 am - 5 pm
West Allis		Grafton	
6512 W. Greenfield Ave.		2190 Wisconsin Ave.	
M-W & Fri 8 am - 5 pm		M-W 8 am - 5 pm	
Sat 8 am - 12 pm		Thurs 8 am - 7 pm	
		Fri 8 am - 6 pm	
		Sat 9 am - 12 pm	

BRANCH LOCATIONS AND HOURS OF OPERATION

BCU Makes It Easy To Move Your Checking Account

FREEDOM CHECKING

◆ No Fees ◆ No Minimum

Transfer your checking special:

Your first order of 50 checks are

FREE! You also receive a pair of BCU’s collectible beer glasses. BCU has a checking account transfer expert on its staff. Christine will be 50666 happy to assist you in transferring all your auto payments, payroll deduction and ACH transfers to your new BCU checking account. **BCU makes it easy!**



Nominations Invited

Members that are interested in being a candidate for the BCU Board of Directors at the election to be held on Saturday, March 6th, 2004, must file their intention and brief biographical profile to the Nominating Committee Chairperson or Jim Schrimpf, President, no later than February 5th, 2004. Candidates must be at least 18 years of age and must be in good standing with the credit union. Candidates who wish to be considered and are not selected by the Nominating Committee, or wish to nominate themselves, may have their names placed in nomination by obtaining signatures from at least fifty members in good standing and present the signatures to the credit union Nominating Committee Chairperson or the President no later than February 25th, 2004. As stated in our by-laws, nominations will not be accepted from the floor.

Miller & County Layoffs

If you have been affected by the recent layoffs or know someone who is, your credit union is here to help. Many places turn their back when you need them the most, but at Brewery Credit Union, we are with you and want to offer a helping hand. We are going to offer bridge loans to those that qualify. Another option might be a bill consolidation loan to lower your monthly payments. We are also offering financial counseling. We are extending this help to all employees, including non-members.

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



Dates to Remember

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

Thursday, Thanksgiving Day, November 24, 2003 — All locations will be closed

Wednesday, Christmas Eve, December 24, 2003 — Downtown open 9:00 a.m. to 1:00 p.m. — Shared Service Center will be open from 9:00 a.m. to 2:00 p.m.

Thursday, Christmas Day, December 25, 2003 — All locations will be closed

Wednesday, New Year's Eve, December 31, 2003 — Downtown open 9:00 a.m. to 2:00 p.m. — Shared Service Center will be open from 9:00 a.m. to 5:00 p.m.

Thursday, New Year's Day, January 1, 2004 — All locations will be closed.

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
- ◆ Cu*Talk—our telephone automated voice teller at 1-800-860-5704
- ◆ Our downtown drive-up ATM & Riverwest Co-op ATM

Christmas Club Paid

⇒ 2003 club deposits were transferred into your base savings account (000) on September 30, 2003.

⇒ Open a new Christmas club account or increase the direct deposit of your current club account and receive a **free gift!**

If you would like your money transferred to another account or a check sent to your home, why not try our easy to use automated services. Call 1-800-860-5704 for our automated voice teller or go to our web site at www.brewerycu.com and click on cu@home for home banking services. If you have never used these services call us at 414-273-3170 and we'll get you started today.



Buying Or Refinancing Your Mortgage?

If you are in the market to buy a home, your credit union will do a free no hassle prequalification for you.

If you are looking 110106 to refinance, we offer a full range of very competitive priced mortgage products. We now offer 15 and 30 year fixed rate mortgages. WHEDA, FHA and VA loans 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!!



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.



Take a Look At How We Compare

Annual percentage yields from a sampling of Wisconsin's bank, thrift and credit union offers on September 10th, 2003. Yields are based on the compounding method and the rate stated for accounts 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	3 year CD
Area Averages	0.62%	1.35%	2.33%
State Averages	0.59%	1.44%	2.43%
National Averages	0.66%	1.36%	2.30%

(Source: Milwaukee Journal Sentinel September 14th, 2003)

Now Look at Our Insured Savings Rates:

Money Market — 1.35% APY (\$1,500 minimum)
One Year CD — 1.87% APY
Three Year CD — 2.73% APY

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

Subject to change without notice.

Loan Protection Rate Changes

Effective January 1, 2004, credit insurance rates on outstanding loans will change. If you elected any of these insurance products, please note the rate changes. Rates are stated as cost per \$100 of coverage.

Product	Old Rate	New Rate	Change
Disability Coverage	.338	.258	-.080
Single Life Coverage	.061	.077	+.016
Joint Life Coverage	.092	.129	+.037

We Love Making Loans



How About E-Statements?

We are now offering this terrific service to our home banking members. Just look at these benefits: 1) Fast-Receive an email message that lets you know your statement is available much sooner than a mailed copy. 2) Safe-Access our secured server using your confidential PIN. 3) Convenient-View your statements anywhere you have internet access. Review up to 12 months previous statements. 4) Eco-friendly-Print your own copies only when you need them. To be put on our E-Statement list just email us today at www.memberservices@brewerycu.com.

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

