

Summer 2005



What's Brewing!

"Our Founders Made Milwaukee Famous —Now It's Our Turn"

New Bay View Branch Will Be Open this fall!

The management, staff and directors of the Brewery Credit Union are pleased to announce that a letter of intent has been signed between Brewery Credit Union and Outpost Natural Foods to place an in store branch in their new food store which will be located at 2826 South Kinnickinnic Avenue. The store is scheduled to open about September 1st, 2005. Visit our web site at brewerycu.com and click on branch locations for the latest on this new branch and grand opening information.



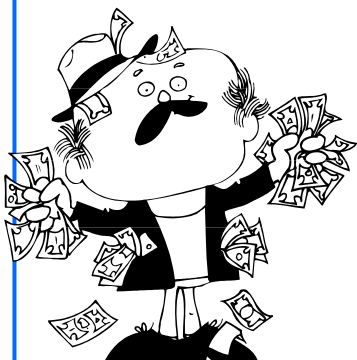
1351 Dr. Martin Luther King Jr. Dr.
Milwaukee, WI 53212-4099
Phone 414-273-3170 - Fax 414-273-3487
After hours for lost ATM & Debit cards 1-800-383-8000
Credit cards 1-800-236-2442
Automated Voice Teller at CU*Talk 1-800-860-5704
Home Page Website address: www.brewerycu.com
E-mail address: memberservices@brewerycu.com
Hours : Monday 9-5 lobby, 8-5 drive-up, Tuesday and Thursday 9-5 lobby & drive-up, Wednesday 10-5 lobby & drive-up, Friday 9-6 lobby, 8-6 drive-up, Saturday 9-12 lobby & drive-up

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
---	---	---

Brew City Products to Feature Brewery Credit Union Logo Glassware . . .

Brew City Products with locations at the Grand Avenue Mall, Southridge Mall and Brookfield Square will be stocking our great looking logo glassware. The glassware will also be available at their web site at www.brewcityonline.com. Brew City has a huge inventory of terrific looking products and a visit to one of their stores or their web page is always fun. If you are looking to purchase promotional items at wholesale prices for your business or organization, give Greg Bansemar from Brew City a call at 800-291-1144.



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 06/30/2005 and 09/30/2005. 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.

Home Equity Line-of-Credit Special

"No Closing Costs" (excluding appraisals if required) for any Home Equity Line-of-Credit Approved between \$10,000 and \$100,000.

\$50.00 Gift Card from Home Depot with your first \$5,000 advance.

6.0% APR (Prime Rate*)

(*Prime Rate adjusted monthly as published by the Wall Street Journal)

Payments greater of \$75.00 or 1.50% of your balance from most recent advance

Home Equity Line-of-Credit up to 90% Loan-to-Value

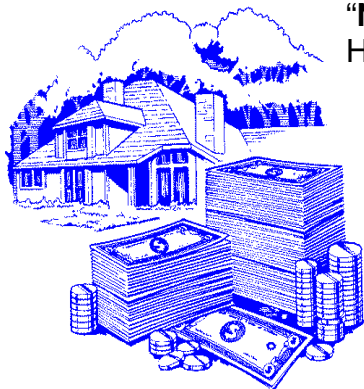
NO ANNUAL FEE

See your tax advisor to determine if interest is tax deductible.

Call our loan department at **414-273-3170**

Offer expires 8/31/2005

Rates subject to change without notice.



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 4, 2005 — Independence Day

Monday, September 5, 2005 — 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
- ◆ CU*Talk—our telephone automated voice teller at 1-800-860-5704
- ◆ Our downtown drive-up ATM & Riverwest Co-op ATM

Now You Can Lease Your Next Car Through The Brewery Credit Union —



HOW DOES LEASING WORK?

You can trade at anytime during your lease. Your obligations are the same for leasing as they are for buying. If you trade early, you are responsible for the remaining balance on a loan. When your lease expires you have three options: *You can*

1. **Keep it** — purchase your vehicle at the predetermined purchase price stated on your lease agreement.
2. **Turn it in** — return your vehicle to CU Fleet and lease a new vehicle.
3. **Buy out and sell** — buy your old vehicle at the predetermined purchase price stated on your lease agreement and sell it.

LEASING ADVANTAGES:

- Guaranteed future value
- Low or no down payment
- Shorter financial obligation
- Driving a new vehicle more often
- More vehicle for the money



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

- Unlimited Check Writing Privileges
- No Per Check Charge
- First 50 Checks 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

Student Loan Rates Are Going Up

Consolidate your student loans (you must have more than one lender) with us before it's too late. Our student loan consolidation number is 873715. Call us at 414-273-3170

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.

ATTENTION: All Members With A Loanliner® Credit Agreement

The following is an addendum and is to be incorporated into and become part of your LOANLINER® Credit Agreement. Please keep this attached to your LOANLINER® Credit Agreement. This addendum became effective July ??, 2005 and replaces Addendum dated February 15, 2005.

Sub-account Description	Approximate Term	Daily Periodic Rate	ANNUAL PERCENTAGE RATE*	
New Vehicles (2004—2005 untitled)	72 month	0.014356% - 0.049287%	5.24% - 17.99%	
	60 month	0.011917% - 0.046849%	4.35% - 17.10%	
	48 month	0.011616% - 0.046547%	4.24% - 16.99%	
	36 month	0.011232% - 0.046164%	4.10% - 16.85%	
	24 month	0.011232% - 0.046164%	4.10% - 16.85%	
Used Vehicles (2003—2005 Previously Titled)	60 month	0.011917% - 0.046986%	4.35% - 17.15%	
	2002	60 month	0.012986% - 0.047917%	4.74% - 17.49%
	2001	48 month	0.014356% - 0.049287%	5.24% - 17.99%
	2000	48 month	0.015753% - 0.050684%	5.75% - 18.50%
	1999	36 month	0.017808% - 0.052739%	6.50% - 19.25%
	1998 and older	36 month	0.020547% - 0.055479%	7.50% - 20.25%
	Other Secured		0.017123% - 0.057260%	6.25% - 20.90%
Share / Certificate Secured		0.015068%	5.50%	
Signature		0.025287% - 0.057260%	9.73% - 20.90%	
Line of Credit		0.040822% - 0.057260%	14.90% - 20.90%	

*Your Annual Percentage Rate will be within the ranges disclosed above and may vary depending on your creditworthiness. Please ask a loan officer for details regarding how your rate is determined. All APR's assume auto pay. Add .50% without auto pay.

Minimum Advance: The minimum advance amount allowed under this plan is \$50.

Minimum Payment: The amount and due date of your payment will be established at the time of each advance. For Line of Credit your payment will be \$30 for each \$1,000 or fraction of \$1,000 of your balance. Your minimum monthly payment will never be less than \$15.

Share Secured: The Annual Percentage Rate (APR) for Share Secured advances will follow the Prime Rate (index) as published in the Wall Street Journal's "Money Rates" table on the day of the advance, but will never be less than 5.50%. The APR is subject to change only at the time of a new advance to reflect any change in the index. If there is an existing balance on the date of the new advance, the existing balance will be added to the new advance and the entire balance will be at the new APR. Any increase in the APR will result in an increase in the payment amount.

Certificate Secured: The Annual Percentage Rate (APR) for Certificate Secured advances will follow the Prime Rate (index) as published in the Wall Street Journal's "Money Rates" table on the day of the advance, but will never be less than 5.50%. The Certificate must be renewed until the advance is completely paid. Failure to renew will result in default under the Plan. The APR is subject to change only at the time of a new advance to reflect any change in the index. If there is an existing balance on the date of the new advance, the existing balance will be added to the new advance and the entire balance will be at the new APR. Any increase in the APR will result in an increase in the payment amount.

Late Charge: You promise to pay a late charge of \$10 on every payment that is over 10 days past due.



PLEASE NOTE:

Effective July ??, 2005, the following cost sharing schedule will apply. These are in addition to the present cost sharing policies and may be assessed to all accounts:

EFFECTIVE 7/??/2005

- Checking:** Insufficient Funds (NSF)..... \$25.00
- Overdraft Fee \$25.00
- ATM / Debit Card:**
- Non-sufficient Fund / Overdraft \$25.00
- (Preauthorized withdrawal - ATM / Debit Card)
- Bill Payment "non-use" fee \$2.00 per month

We Have Terrific Loan Rates!



Think Holiday Club In July

Our Holiday Club is open year round to join and not only will you have financial peace of mind come Christmas but you will receive a wonderful free gift when you open your account or increase your current direct deposit. The 2005 Club will end on September 30th and club deposits will be transferred automatically into the base savings account.

Are You Feeling Lucky Today?

Eight of our "Lucky" members will each have \$25.00 credited to their account if they can find their account number within the articles in this newsletter. Call us at 414-273-3170 to redeem your prize. Yes, it's that simple. Just read the articles and find your account number. **GOOD LUCK!**

