



Autumn 2005

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

Bay View OutPost Branch

2826 S. Kinnickinnic Ave., Bay View, WI 53207

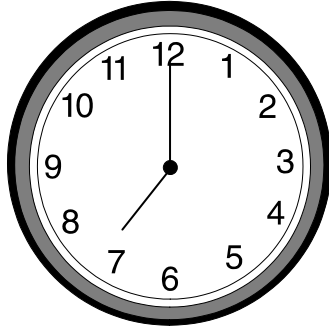
Hours of operation: Monday—Friday 10:00 a.m. to 7:00 p.m. Saturday 10:00 a.m. to 3:00 p.m.

# What's Brewing!

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

## Full Service Branch To Be Open Until 7 P.M. Weekdays

The Board of Directors, management and employees of Brewery Credit Union are pleased to announce the opening of our full service branch located inside the Out-Post Natural Food store at 2826 S. Kinnickinnic Ave. in Bay View. The branch hours are 10 A.M. to 7 P.M. weekdays and 10 A.M. to 3 P.M. on Saturday. This branch will feature a full time loan officer who will be pleased to do any type of loan that our credit union offers. We believe the location inside of OutPost Natural Foods will be an excellent benefit to our members, not only for the added convenience, but also it will give our members an opportunity to experience the outstanding food selections and service that OutPost is known for. We are looking forward to serving you in this new and exciting location.



## NOMINATIONS INVITED

Members that are interested in being candidates for the Brewery Credit Union Board of Directors at the election which will be held on March 4, 2006, must file their intention and brief biographical profile to the Nominating Committee Chairperson or President Jim Schrimpf no later than February 3, 2006. 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 presenting the signatures to the credit union Nominating Committee Chairperson or the President no later than February 23, 2006. As stated in our by-laws, nominations will not be accepted from the floor.



## Introducing FAST CASH, Our Payday Loan Solution

We have surveyed our membership and have found a great number of our members currently have or have had payday loans recently. Many times these loans are to cover a temporary shortfall caused by an unexpected expense like a car repair. Here is a typical example: a check is written to the car repair shop but the problem is that checks have also just been written and sent for rent or utilities 11395 and unless that amount (say \$100) is deposited into the checking account right away, then checks will begin to bounce and the end result is this: \$100 bounced check with a \$48 NSF and Merchant fees which is the equivalent to 1,251% APR. In this situation, the member is better off taking a short term loan and avoiding the NSF fees. Your credit union has been working with the Wisconsin Credit Union League and the Filene Research Institute, along with guidance from the State of Wisconsin Office of Credit Unions, to develop a lower cost alternative to the typical payday lender. Our solution was to purchase the same software system the payday lenders use (to duplicate their fast service) but charge 50-60% less!! We are also creating financial education and special loan programs to build up your credit score. If you currently have a payday loan outstanding you owe it to yourself and family to save 50% or more on your cost of credit by giving us a call today at 414-273-3170 and asking about our “Fast Cash” loans.



## Buying Or Refinancing Your Home?

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 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 32318 and home equity line of credit loans. Stop in or call us at 414-273-3170 today.



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 67843 just call us 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:

## Thursday, November 24, 2005 — Thanksgiving Day

All locations will be closed.

## Saturday, December 24, 2005 — Christmas Eve Day

Downtown open 9:00 a.m. to 12:00 p.m.

OutPost Branch open 10:00 a.m. to 1:00 p.m.

Shared Service Center open 9:00 a.m. to 2:00 p.m.

## Monday, December 26, 2005 — Christmas Holiday

All locations will be closed.

## Saturday, December 31, 2005 — New Year's Eve

Downtown open 9:00 a.m. to 12:00 p.m.

OutPost Branch open 10:00 a.m. to 2:00 p.m.

Shared Service Center open 9:00 a.m. to 5:00 p.m.

## Monday, January 2, 2006 — New Years Holiday

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](http://www.brewerycu.com)
- ◆ CU\*Talk—our telephone automated voice teller at 1-800-860-5704

## 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!**



## We Have Terrific Loan Rates!

Not only do we have some of the best savings rates in town but we also have some 80626 of the very best loan rates. Check these out:

- ★ Used vehicles 2003-2005 for 60 months with an APR as low as 5.95% and with payments as low as \$19.31 per \$1,000 borrowed.
- ★ Fixed 2nd mortgage loan for 60 months with an APR as low as 5.99% and with payments as low as \$19.33 per \$1,000 borrowed.



## Special Offer\* for BCU Members Only Receive a \$100 Restaurant Gift Certificate With Delivery of Vehicle

Jensen Auto Sales' previous General Manager, Mark Gradian, is back and is the new owner!

Mark has been helping out individuals and families for over 16 years! He uses his knowledge and connections to help keep you informed during the process of your car purchase. Jensen Auto has something for everyone, from compact cars (great on gas mileage), full-sized sedans, to pick-up trucks, vans and SUV's! They purchase most 81966 vehicles from Northern Wisconsin which means you will find only clean cars with highway miles in excellent mechanical condition. With Mark on your side, you don't have to worry about playing the waiting game because he will have an answer for you on the same day! So, please go to Jensen Auto Sales at 5516 S. 27th Street, Milwaukee or phone 414-817-9000 and take the hassle out of your next vehicle purchase. They are there to help YOU!

\*Special offer expires October 31, 2005.

## Free Saving & Investing Seminar For Our Members and Their Friends

Mark your calendar for Tuesday, November 1st, 2005 from 5 p.m. to 7 p.m.! Brewery Credit Union and Milwaukee Saves will be hosting a seminar in the community room at BCU's new and exciting branch located inside OutPost Foods. This seminar 82778 will discuss the advantages and disadvantages of common savings and investment vehicles, and show the short- and long-term effects of various savings 94888 and investment choices. Seats are limited so please reserve them by October 28, 2005. Call Juanell at 273-3170 ext. 29 to reserve your seat or if you have any questions



### Christmas Club Paid

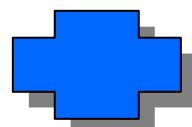
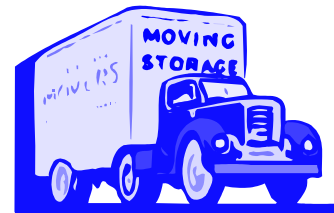
- ☑ 2004 club deposits were transferred into your base savings account (000) on September 30, 2005
- ☑ Open a new Christmas club account or increase the direct deposit of your current club account and receive a free gift!

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## 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 148122 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 139147 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.



We would like to thank all of our members who have helped us raise money for the victims of Hurricane Katrina. Your generosity is greatly appreciated.

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.