



## What's Brewing!

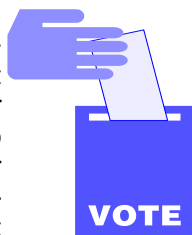
*"Our Founders Made Milwaukee Famous-Now it's Our Turn"*

### Plan Now To Attend Our 72nd Annual Meeting On Saturday, March 4, 2006

Plan now to attend our 72nd Annual Business Meeting to be held on Saturday, March 4, 2006 at the Italian Community Center, 631 East Chicago Street, Milwaukee, WI.

Registration and a continental breakfast will begin at 9:00 a.m.. Our business meeting will begin at 9:30 a.m.. There will be no cost to members or their guests, however, you must register in advance 146787 so we know how much food to order. There are four ways to register. You may fill out the form below and mail or bring it into the credit union, you may fax us at 414-273-3487, you may call the credit union at 414-273-3170, ext. 22, or you may e-mail us at [marketing@brewerycu.com](mailto:marketing@brewerycu.com). **ALL** members are encouraged to attend.

Members that are interested in being candidates for election to the Brewery Credit Union Board of Directors 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. Everyone who has been a member for at least 90 days may vote. PLEASE do not forget to bring your "I.D."



#### ANNUAL MEETING REGISTRATION FORM BCU'S 72nd ANNUAL MEETING

Member's Name \_\_\_\_\_  
 Account # \_\_\_\_\_  
 No. of members attending \_\_\_\_\_  
 No. of guests (one guest per member) \_\_\_\_\_  
 Please mail to or drop off at :Brewery Credit Union  
 1351 Dr. Martin L. King Jr. Dr. Milwaukee, WI

### **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 . 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 \$100 check is written to the car repair shop but the problem is that other checks have also just been written and sent for rent or utilities and 84473 unless that amount ( \$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.

Winter 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](http://www.brewerycu.com)

E-mail address:

[memberservices@brewerycu.com](mailto: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.

## We're Brewing Up Some Really Great Rates!



	Term (Months)	Rate As Low As *	Payment/ \$1,000
Used Vehicles 2003-2005	60	6.70%	\$19.66
Home Equity Loans	84	6.49%	\$14.85
New Car-Loans	60	6.45%	\$19.55
Share CD'S \$500 min. Special	5	4.35% RATE	<b>4.44%</b> APY
Share CD'S \$1,000 min.	24	4.41% RATE	<b>4.50%</b> APY
Share CD'S \$1,000 min.	36	4.45% RATE	<b>4.54%</b> APY

\*Rates effective as of December 19, 2005. Rates subject to change without notice. BCU uses a risk based pricing system. To get our best rate you need a FICO credit score of 680 or



### Apply For That Loan Or Open A CD Until 7:00 P.M.

Our full service branch located in OutPost Natural Foods at 2826 S. Kinnickinnic Ave. is only 10 minutes south 5363 of our main office and is open from 10 a.m. until 7 p.m. weekdays and 10 a.m. to 3 p.m. on Saturdays.



# Dates to Remember

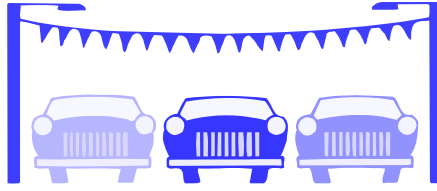
Please keep this list handy showing the dates the main office, OutPost branch and shared service centers will be closed:

## Monday, January 16, 2006 — Dr. Martin Luther King, Jr. 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, the OutPost ATM & Riverwest Co-op ATM

## WINTER RUSH AUTO SALES EVENT!



Are you in the market for a late model vehicle? How does "Haggle-Free" buying and worry free ownership sound? Well, you are in luck! Brewery 27128 Credit Union has teamed up with Enterprise Car Sales to help YOU bring in the New Year! Come and warm up to a cool value **January 15, 2006 through February 10, 2006**. Enterprise Car Sales has selected three different model vehicles and has marked down the prices for a limited time:

- 2006 Chevy Classic** 25,000-35,000 miles \$11,489\*
- 2005 Pontiac Grand Am** 25,000-35,000 miles \$11,999\*
- 2005 Jeep Liberty Sport** 25,000-35,000 miles \$17,489\*

Contact Brewery Credit Union to get Pre-Approved at 414-273-3170, then call your Enterprise Car Sales Representative, **JOSH HERTEL** at 414-325-6000 so he can help you find the perfect used vehicle! Hurry in to the **WINTER RUSH AUTO EVENT**. These deals are only available **January 15, 2006 through February 10, 2006**. **Get Pre-Approved NOW and 65110 let us help you find the sleigh ride of your dreams! \*as low as.**

## FREE Financial Management Seminars

Mark your calendar for the following free seminars for BCU members:

### The Art of Budgeting

Date: Saturday, January 28, 2006

Time: 10:00 a.m. to 11:00 a.m.

Location: Social Development Commission  
4041 N. Richards St.  
Milwaukee, WI 53212

This seminar will assist you in identifying and prioritizing personal and financial goals, create a plan to achieve those goals and provide practice 80208 setting up and maintaining a personal budget.

### About Credit

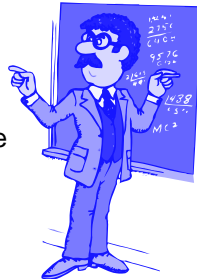
Date: Saturday, February 11, 2006

Time: 10:00 a.m. to 11:00 a.m.

Location: Social Development Commission  
4041 N. Richards St.  
Milwaukee, WI 53212

This seminar will provide an awareness and understanding of what credit is and of the rights and responsibilities of using credit.

Call Juanell at 273-3170 ext. 29 to reserve your seat or if you have any questions



## End Of The Year Announcements



Members who want to have their tax refunds

direct deposited into their accounts will need our routing and transit number which is 275079662 and their own account number and suffix.

- ★ Those members who have AD&D Insurance (accidental death and disability) are reminded the premiums will 83812 be taken out of their account in January, 2006. If you are interested in signing up for this valuable product please contact the credit union.
- ★ Watch your mail for your 1098 and 1099 tax forms

## New Security Features For Our Members

For your protection and privacy we have eliminated names and account numbers from transaction receipts. Only the account suffix will print out. And for our many members who use our automated services (CU\*Talk and Internet Home Banking) passwords will go from four digits to six.



## Protect Your Savings:

Your money is SAFE with our deposit insurance at no cost to the depositor.

This deposit insurance protection is provided by an independent agency of the United States Government. Your deposits in our institution are fully insured up to \$100,000. The following tables clearly illustrate how families can protect large amounts of savings by combining various accounts with different ownerships to 81346 assure the maximum insurance protection.

**In each of these cases, the total balances shown are the maximum amounts allowable with all accounts being fully insured.**

*It is assumed that the identified account owners are the actual owners.*

Husband and Wife Individual Accounts		Account Balance
Account Owner		
Husband		\$100,000
Wife		\$100,000
Joint Accounts		
Husband and Wife		\$200,000
Revocable Trust Accounts		
Husband as Trustee for Wife		\$100,000
Wife as Trustee for Husband		\$100,000
<b>Total Insured Deposits</b>		<b>\$600,000</b>

## 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!**

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.

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.