



What's Brewing!

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

Plan Now To Attend Our 73rd Annual Meeting On Saturday, February 24, 2007

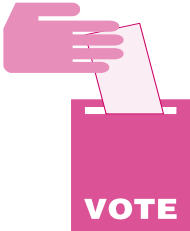


Plan now to attend our 73rd Annual Business Meeting to be held on Saturday, February 24, 2007 at the Italian Community Center, 631 East Chicago Street, Milwaukee, WI.

Registration and a buffet 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 so 31104 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 memberservices@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 January 26, 2007. 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 15, 2007. 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 73rd 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

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 1-866-333-4740

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., Milwaukee 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.

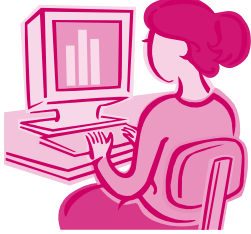
Our **FAST CASH**, vs. Payday Loan

- ★ **50 to 60% Savings**
- ★ **Our 10 Minute Loan**



We purchased the same software system the payday lenders use in order to duplicate their fast service but we charge 50-60% less!! If 65250 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.

Big Changes Coming To Internet Home Banking



Our members' security and privacy is our number one concern. We will soon be introducing PIB (Personal Internet Branch). Your PIB profile will be 81667 a set of security controls that define exactly how CU*@Home will behave for you. You will be able to choose security controls like:

- ★ What days of the week and times of the day do you want access to your account to be available (for example, no access between 11 p.m. to 6 a.m.).
- ★ Which PCs should be able to access your online account?
- ★ What types of transactions can be performed? Are there certain types of transactions that should ask for a second confirmation code?
- ★ Should transfers or other transactions be limited to a certain maximum dollar amount?

In addition, sign up for internet home banking will be changing as will the procedure for password resets. Watch your mail and e-mails for these and other changes.

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 best loan rates. Check us out!



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, branch and shared service centers will be closed:

Monday, January 15, 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
- ◆ CU*Talk—our telephone automated voice teller at 1-800-860-5704
- ◆ Our downtown drive-up ATM, the walk-up Outpost ATM, Riverwest Co-op ATM & Miller gift shop



Tis The Season Is It A Cold Or The Flu?

SYMPTOM	COLD	FLU
Fever	Slight	High fever (102°F—104°F) that lasts 3-4 days
Headache	Rare	Common and bad
General aches & pains	Slight	Usual: often very bad
Fatigue & weakness	Very mild	Can last up to 2-3 weeks
Stuffy nose	Common	Sometimes
Sneezing	Usual	Sometimes
Sore throat	Common	Sometimes
Chest discomfort, hacking cough	Mild to medium	Common; can become very bad
Sputum (thick mucus)	Present/common	Rare

We're Brewing Up Some Really Great Rates!



	Term (months)	Rate As Low As*	Payment / \$1,000
Used Vehicles 2005—2006	60	7.10%	\$19.86
Home Equity Loans	84	7.25%	\$15.22
New Car Loans	60	6.95%	\$19.78
Share CD's \$500 min.	6	5.00% RATE	5.12% APY
Share CD's \$1,000 min.	12	5.14% RATE	5.26% APY
Share CD's \$1,000 min.	36	4.85% RATE	4.96% APY

*Rates effective as of December 11, 2006. 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 better.

We Have Terrific Loan Rates!

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.



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 be taken out of their account in January, 2007. If you are interested in signing up for this valuable product 82707 please contact the credit union.

★ Watch your mail for your 1098 and 1099 tax forms.

New Christmas Club Payout Date For 2007

Due to popular demand the 2007 Christmas Club will be transferred into your base savings account (000) on October 31, 2007 and not in September. We are giving out a very nice gift to members who open a club with direct deposit and 84832 for current club members who increase their direct deposit by at least \$5.



From The Board of Directors and Staff We Wish You and Yours a Healthy and Prosperous New Year



Free Financial Management Seminar

Brewery Credit Union will be presenting this important seminar: **Building a Basic Budget** on Wednesday, February 7, 2007 from 5:30 to 6:30 p.m. at **Bucketworks, 1319 N. Dr. Martin Luther King Dr.** (2 doors south of the credit union—free parking in our lot).

The seminar objectives will be to understand steps to set up a spending plan, identify spending leaks, track spending, find ways to 104852 save, set short and long-term financial goals, audit progress, revise goals and use financial tools to reach your goals.

Are You Feeling Lucky Today?

Six 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!**



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.

