



Summer 2006

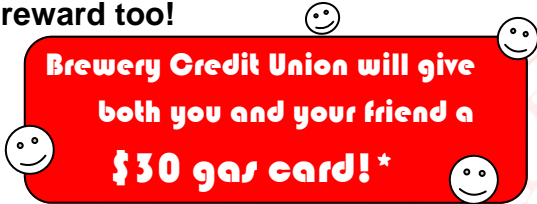
1351 Dr. Martin Luther King Jr. Dr. Milwaukee, WI 53212-4099 Phone 414-273-3170 - Fax 414-273-3487 After hours for lost ATM & Debit cards 1-800-383-8000 Until 8-31-2006 lost Credit cards 1-800-236-2442 Starting 9-1-2006 lost Credit cards 1-866-333-4740 Home Page Website: brewerycu.com E-mail address: 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

# What's Brewing!

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

## Isn't It A Great Feeling Helping

Someone Out? Bring your friends, family and neighbors to Brewery Credit Union and feel great! Not only will they benefit as a member, you'll both receive a nice reward too!



Relieve pain at the pump with a high octane reward for helping others get great loan rates and checking services from people who care! And there is no limit to how many gas cards you can earn...how cool is that? Introduce everyone you know to Brewery CU and you'll be driving around 36236 with that great feeling all summer!

\* \$30 gas card offer valid for members when the referring member opens a checking account (with active direct deposit of \$100 or more per month and at least one ACH debit within 30 days) or a loan amount greater than \$5,000. The referring member must be in good standing and both the referring member and new member will be notified via telephone when the member fulfills the above mentioned criteria. Gas cards will be available for pick-up at Brewery CU's downtown location on Dr. Martin L. King Jr. Dr. and will be available for 30 days from the date of notification. Offer valid for a limited time and is subject to change without notice. Contact a Brewery Credit Union representative for additional details. Brewery Credit Union membership is available to anyone employed or residing in Milwaukee, Ozaukee, Washington, Racine or Kenosha counties.



### New Phone Number?

Please give us a call when you have a new phone number. It will be a big help when we would need to reach you!



## GET MORE CAR FOR LESS MONEY HERE!

### Courtesy Pay Program

To better serve our members, BCU will offer a full Courtesy Pay program. The product will be offered to members in good standing, available on checking accounts. It shall be the policy of BCU to allow qualified members to overdraw their share draft accounts on a temporary basis. This policy is designed to provide limited relief to members that inadvertently overdraw their share draft accounts by paying items that 84356 would otherwise be returned as insufficient funds.

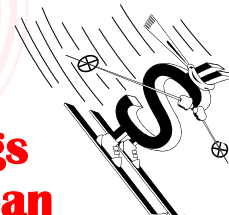


## ARE YOU FEELING LUCKY TODAY?

Eight 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. 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!**

## 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 you 81391 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.

## Outpost Is Here To Serve!

Stop at any Outpost Natural Foods Store locations and you will be greeted by cheerful gardens and beautiful eco-friendly stores, treated to friendly and knowledgeable service, and provided a variety of delicious quality foods. However, there is more to Outpost than meets the store!



Outpost exists so that its owners have a healthy, diverse and sustainable community. This is the mission established by the Board of Directors and it is up to management to make sure that this is carried out at the operational level. A healthy community may mean eating foods that are good for you, but it also means supporting the fiscal health of the local economy. Diversity may mean that Outpost's staff comes from varied backgrounds. It also means that Outpost is accessible to many people and donates to many local non-profits. Sustainable means that Outpost purchases alternative sources of power and has stores designed with ecology in mind, however, it also means that the community is empowered to do more for its neighbors.

Next time you take a trip to Outpost please take a moment to realize your purchase makes a positive difference for so many people. Visit Outpost at [www.outpostnaturalfoods.coop](http://www.outpostnaturalfoods.coop) to learn more.

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 134585 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, September 4, 2006 — 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 [brewerycu.com](http://brewerycu.com)
- ◆ CU\*Talk—our telephone automated 83224 voice teller at 1-800-860-5704
- ◆ Our downtown drive-up ATM, the Outpost ATM & Riverwest Co-op ATM

## When You Need A Mortgage — See Us First !!



Brewery Credit Union can help you with all types of mortgage loans from 30 year fixed rates to low or no down payment first time home buyer programs. We can help you with construction loans and FHA. We can even help problem credit situations. We do not charge large brokerage fees so we will save you money. Why make a 51359 mortgage broker rich? Stop in for your pre-approval today.

## Beware Of Internet Fraud

The internet offers a global marketplace for consumers and businesses. But crooks also recognize the potentials of cyberspace. The same scams that have been conducted by mail and phone can now be found on the World Wide Web and in email. And new cyberscams are emerging. It's sometimes hard to tell the difference between reputable online sellers and criminals who use the internet to rob people. Below are a list of some of the more common scams:

1. Do not reply to links in emails that request personal information such as account numbers, social security numbers or PINS. Most financial institutions will not request this information via email.

2. "Lottery Scams" - This is how it works: you receive an email informing you that you've won the Massachusetts Lottery of \$30,000 (the lottery is real; the email isn't). You're asked to click the link to the "official" website. Only, this isn't the official site. After you enter a username and password you're asked to pay a gaming tax of \$500 if you're in the U.S. and \$100 if outside. You'll be required to give your credit card number, social security number or other personal information. *What to do:* You're not going to be notified by email if you win the lottery. Even more important is the fact that lottery tickets are purchased by cash; there's absolutely no need for the lottery organization to ask for your credit card information.

3. "Phishing" - Ever received an email from your bank asking you to log on their secure site and re-enter all your personal information? Delete it **NOW!** It's a scam! Banks, financial entities or any companies that have access to your personal information will rarely, if ever, ask you to verify it by email. What is actually happening is that scammers set up websites, very much like the actual ones, to convince you that they're real. Once they get all your information, it can be used to make payments in your name or even steal your identity. *What to do:* If you're unsure about the origins of the email then call the organization and ask them if it's a legitimate request.

## Who do you call when you need a loan?

Your financial cooperative employs these dedicated professionals for all your loan needs:

**Keith L. Bonvivini**, Loan Officer, [loans@brewerycu.com](mailto:loans@brewerycu.com). Phone 414-273-3170 ext 25

**Ramona Duckworth**, Loan Officer, [fastcash@brewerycu.com](mailto:fastcash@brewerycu.com). Phone 414-273-3170 ext 38

**Carrie L. Gurda**, Loan Officer, [loanplace@brewerycu.com](mailto:loanplace@brewerycu.com). Phone 414-273-3170 ext 35

**Steven P. Koski**, Senior Loan Officer/Mortgage Specialist, [mortgages@brewerycu.com](mailto:mortgages@brewerycu.com), 414-273-3170 ext 31

**Elizabeth Sargent-Kaplan**, Branch Manager/Loan Officer, [loanyes@brewerycu.com](mailto:loanyes@brewerycu.com). Phone 414-755-0048

**We Love Making Loans!**

## 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 will be in effect August 15, 2006 and replaces Addendum dated May 15, 2006.

Sub-account Description	Approximate Term	Daily Periodic Rate	ANNUAL PERCENTAGE RATE*	
New Vehicles (2005—2006 untitled)	72 month	0.017808% - 0.053698%	6.50% - 19.60%	
	60 month	0.015753% - 0.052054%	5.75% - 19.00%	
	48 month	0.015479% - 0.051780%	5.65% - 18.90%	
	36 month	0.014383% - 0.050684%	5.25% - 18.50%	
Used Vehicles (2004—2006 Previously Titled)	60 month	0.016301% - 0.052602%	5.95% - 19.20%	
	2002—2003	60 month	0.017397% - 0.053698%	6.35% - 19.60%
	2001	48 month	0.018219% - 0.054520%	6.65% - 19.90%
	2000	48 month	0.018767% - 0.055068%	6.85% - 20.10%
	1999	36 month	0.019178% - 0.055479%	7.00% - 20.25%
	1998 and older	36 month	0.020136% - 0.056438%	7.35% - 20.60%
Other Secured		0.019863% - 0.060000%	7.25% - 21.90%	
Share / Certificate Secured		0.017808% - 0.024657%	6.50% - 9.00%	
Signature		0.029479% - 0.060000%	10.76% - 21.90%	
Line of Credit		0.040822% - 0.092876%	14.90% - 33.90%	

\*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. For Credit Builder Line of Credit, your payment will be \$40 for each \$1,000 or fraction of \$1,000 of your balance. Your minimum monthly payment will never be less than \$25. A \$25 annual fee applies to the Credit Builder Line of Credit.

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.

## Privacy Policy Notice . . . .

Brewery Credit Union is committed to providing our members with the very best service and products. We are also committed to protecting the information that you may have given us or that we may have obtained during the normal course of our business. The following describes our practices concerning the non-public personal information that we collect and who we may share it with during the normal course of business.

The nonpublic personal information about you that we collect comes from:

- Information we receive from you on applications or other forms.
- Information about your transactions with us, our affiliates, or others.
- Information we receive from a consumer reporting agency.

As permitted or required by law, we may disclose the information to companies that provide marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

If you terminate your membership with Brewery Credit Union, we will not share information that we have collected about you, except as permitted or required by law.

Brewery Credit Union does not sell nor allow any company that we work with to sell any information that we have provided.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services for you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

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 84777 on this material.