



Spring 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 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"*

**Spring Has Sprung! And Your First Two Payments Are On Us!\*** With Spring



just around the corner we are gearing up for our annual Spring Car Sale! Brewery Credit Union and Enterprise Car Sales have teamed up to bring you a Spring Sale you can't pass up!

**When: May 5 & 6, 2006**

Preview of inventory will be Friday, May 5th from 6:00 p.m. to 9:00 p.m.! All the cars will be unlocked for you to inspect so you can have first choice on Saturday! The sale will be on Saturday, May 6th, from 9:00 a.m. to 3:00 p.m.



**Where: Enterprise Car Sales  
5839 South 27th Street  
Milwaukee, WI 53221**

To take advantage of this SPRING Sale incentive you must get pre-approved by Brewery Credit Union no later than May 5th. Then, after your approval, come to the sale, pick out your car, and drive home with your new vehicle. Don't delay! Call Brewery Credit Union today to get pre-approved. Then stop by Enterprise Car Sales on Saturday or log onto [www.enterprisecarsales.com](http://www.enterprisecarsales.com) to see a great selection of competitively priced used vehicles. See you at the Sale!



\*First two payment offer is valid 5/5/06 & 5/6/06 and is only valid upon pre-approval by 5/5/06. Payments will be made on first and second month upon vehicle purchase. Not to exceed \$300.00 per month. No cash advances. Offer not valid 19174 for previous Enterprise purchases. Not valid with any other Enterprise Car Sales offer. The "e" logo, Enterprise, ECAR, and "Haggle-free buying. Worry-free ownership" are trademarks of the Enterprise Rent-A-Car Company. ©2006 Enterprise Rent-A-Car Company.

## 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 currently have a payday loan outstanding you owe it to 51169 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.

## Special Thanks!!

Here at Brewery Credit Union our mission is to "Provide superior financial service while economically empowering our Members and Community." We would like to take this opportunity to thank all our members for choosing Brewery Credit Union. Also, we would like to thank the other credit unions around the country that have helped us to continue to empower the members and the community of Brewery Credit Union. The following credit unions truly embody the spirit of the credit union movement: Suncoast Federal Credit Union, Tampa, FL; Greater El Paso Credit Union, El Paso, TX; Fort Community Credit Union, Fort Atkinson, WI; Landmark Credit Union, New Berlin, WI; Capital Credit Union, Kimberly, WI; Central City Credit Union, Marshfield, WI; UW Credit Union, Madison, WI; CoVantage Credit Union, Antigo, WI; Langley Federal Credit Union, Newport News, VA; First Service Credit Union, Milwaukee, WI.

We **THANK YOU**

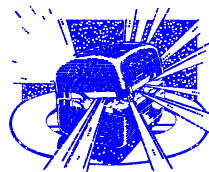


## REMINDER.....

Time is running out! The deadline for 2005 IRA deposits is April 17, 2006. Deposits at Brewery Credit Union are 81806 NCUA insured to \$100,000.

## Have Your Tax Refund Directly Deposited Into Your BCU Account

At Brewery Credit Union, we offer our members many options. As a member, you can have your tax refund check directly deposited into your account. It's easy, fast and safe. Our bank routing number is #275079662. If you have any questions, call 414-273-3170.



## Are You Feeling Lucky Today?

Six of our "Lucky" members will each have \$30.00 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!**

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 80595 problem 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:

**Monday, May 29, 2006 — Memorial Day**

**Tuesday, July 4, 2006 — Independence 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

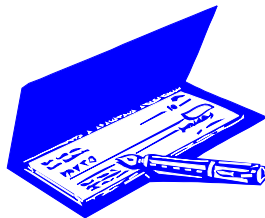
## When You Need A Mortgage — See Us First !!

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 82834 credit situations. We do not charge large brokerage fees so we will save you money. Why make a mortgage broker rich? Stop in for your pre-approval today.



## Check Out All The Features Of The Freedom and Premium 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



### CONGRATULATIONS

to our recently elected members to the Board of Directors, Orville Beene & Bob Naczek. We would also like to take this opportunity to thank retiring director Sue Rowe for her dedicated three years of service. Best wishes for a successful future, Sue.

## Security Features For Our Members

For your protection and privacy we have eliminated names 60624 and account numbers from transaction receipts. Only the account suffix will print out. Also, for our many members who use our automated services (Internet Home Banking) passwords will go from four digits to six.



## 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 May 15, 2006 and replaces Addendum dated August 15, 2005.

Sub-account Description	Approximate Term	Daily Periodic Rate	ANNUAL PERCENTAGE RATE*	
New Vehicles (2005—2006 untitled)	72 month	0.016986% - 0.052602%	6.20% - 19.20%	
	60 month	0.014931% - 0.050547%	5.45% - 18.45%	
	48 month	0.013698% - 0.049315%	5.00% - 18.00%	
	36 month	0.013671% - 0.049287%	4.99% - 17.99%	
Used Vehicles (2004—2006 Previously Titled)	60 month	0.015616% - 0.051232%	5.70% - 18.70%	
	2002—2003	60 month	0.016410% - 0.052027%	5.99% - 18.99%
	2001	48 month	0.016410% - 0.052027%	5.99% - 18.99%
	2000	48 month	0.016986% - 0.052602%	6.20% - 19.20%
	1999	36 month	0.017397% - 0.053013%	6.35% - 19.35%
	1998 and older	36 month	0.019863% - 0.055479%	7.25% - 20.25%
Other Secured		0.017123% - 0.060000%	6.25% - 21.90%	
Share / Certificate Secured		0.015068% - 0.023287%	5.50% - 8.50%	
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.

## PLEASE NOTE:

Effective May 15, 2006, the following cost sharing schedule will apply. These are in addition to the present cost sharing policies and may be assessed to all accounts:



Unused check/money order return fee.....\$5.00

ATM / Debit Card:  
 New ATM/Debit Card...\$15.00

## Now Is The Time To Move Your IRA To Brewery Credit Union

- ☑ Principal and Interest are insured by the government.
- ☑ Better than competitive yields, for example: 36 month CD @ 4.53% APY
- ☑ No fees of any kind
- ☑ Special rate signature loan to open or add to your IRA at BCU

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.