



Autumn, 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 1-866-333-4740

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., 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"



You're Invited To Enjoy A Special

\$200

Gas Card!*

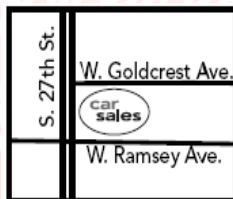


When: October 1 to November 30, 2006

Where: Enterprise Car Sales Brewery Credit Union and Enterprise Car Sales have teamed up to bring you a **FALL FRENZY** of savings!

You are invited to enjoy a **\$200.00 GAS CARD** with the purchase of an Enterprise vehicle! Don't delay; call to get pre-approved by Brewery Credit Union at (414) 273-3170.

Then stop by your local Enterprise Car Sales location at 5839 S. 27th St., Milwaukee, WI or log onto enterprise-car-sales.com to see a selection of our inventory today.



Hurry, you don't want to miss this member's only sales event!

*\$200 gas card will be issued 30 business days upon purchase (or financing) of vehicle. Offer valid only on Enterprise vehicles purchased from 10/1/06 - 11/30/06 and financed through Brewery Credit Union. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Cannot be combined with any other offers. Not valid on previous purchases.



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 81165 their fast service but we charge 50-60% less!! 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.



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 February 24, 2007, 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 169862 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.



Attention Members With Brewery Or Outpost VISA Credit Cards

You may now access your credit card on-line at brewerycu.com and clicking on internet home banking or through cu*talk at 800-860-5704.



Who Do You Call When You Need A Loan?

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

Keith L. Bonvicini, Loan Officer, loans@brewerycu.com, Phone 414-273-3170 ext. 25

Ramona Stadler, Loan Officer, fastcash@brewerycu.com, Phone 414-273-3170 ext. 38

Carrie L. Gurda, Loan Officer, loanplace@brewerycu.com, Phone 414-273-3170 ext. 35

Steven P. Koski, Senior Loan Officer/Mortgage Specialist, mortgages@brewerycu.com, Phone 414-273-3170 ext. 31

Elizabeth Sargent-Kaplan, Branch Manager/Loan Officer, loanyes@brewerycu.com, Phone 414-755-0048

We Love Making Loans!

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 84199 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 and shared service centers will be closed:

Thursday, November 23rd — Thanksgiving Day

All locations will be closed.

Saturday, December 23rd — Downtown open 9:00 a.m. to 12:00 p.m., Outpost Branch open 10:00 a.m. to 3:00 p.m., Shared Service Center open 9:00 a.m. to 5:00 p.m.

Monday, December 25th — Christmas Holiday

All locations will be closed

Saturday, December 30th — Downtown open 9:00 a.m. to 12:00 p.m., Outpost Branch open 10:00 a.m. to 3:00 p.m., Shared Service Center open 9:00 a.m. to 5:00 p.m.

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

SCAM ALERTS

Recently there have been articles in the local newspapers regarding e-mail scams targeting credit union members. Please remember that Brewery Credit Union would never send out an e-mail 122150 asking you for personal information. Furthermore, if you receive an e-mail resembling this scam, please call us with the details and our security officer will advise you.

Counterfeit Checks

Be careful of any check that a stranger or casual friend may ask you to deposit into your account. This also goes for checks you may receive in the mail from a lottery or any other check or money order (bank or personal) that you receive unsolicited. There are a number of scams going on and its important to protect yourself because if the check is fraudulent you will be responsible for any negative balance in your account. If in doubt or if something seems too good to be true, please contact a member service representative and we will investigate to see if it is a good check.



FREE Seminar On ID Theft

Plan to attend a seminar conducted by the Brewery Credit Union President Jim Schimpf on the number one hot financial topic today, "Identity Theft" and other scams. The seminar will be 60624 held October 2nd at Bucketworks, 1319 N. Dr. Martin Luther King Dr. at 5:30 p.m. Learn how to protect yourself. Call us at 414-273-3170, ext. 21, and leave a message if you plan to attend.



Christmas Club Paid

- ☑ 2005 club deposits were transferred into your base savings account (000) on September 30, 2006
- ☑ Open a new Christmas club account or increase the

direct deposit of your current club account and receive a free gift!

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.

OVERDRAFT PRIVILEGE

Protecting your reputation!

Our Overdraft Privilege Program is an extended benefit to you, our valued member. With this program you may avoid the embarrassment of returned items and additional fees normally charged by merchants. Best of all, your reputation and credit are safer, as long as you maintain your account in good standing.

This discretionary service will be limited to a \$500 overdraft (negative) balance for all Checking accounts (subject to approval). This limit includes all charges and non-sufficient funds/overdraft fees of \$25. If multiple items are presented on the same day, each item will be assessed the NSF fee. *NSF fees will apply to any transaction that overdraws your account including, but not limited to, payments authorized by Check, ACH / Electronic Items and ATM / Debit Card.*

How does this program work?

- ★ Once a transaction overdraws your checking account, BCU will first draw funds from other accounts you have set up to provide overdraft protection, for example, savings account balances.
- ★ If there are non-sufficient and/or unavailable funds to cover the transaction, and all other overdraft protections have been exhausted, BCU will pay the overdrawn items up to the \$500 limit.
- ★ You will be notified by mail for any non-sufficient funds items paid or returned that you may have, however, we have no obligation 14431 to notify you before we pay or return any item.
- ★ Once notified, the total amount owed shall be due and payable upon demand. Negative accounts must obtain a positive balance at least once every (30) days for a period of twenty-four (24) hours.

This program is for "emergency services only" and not to be used as a line of credit loan. BCU reserves the right to revoke the privilege without prior notice of reason or cause.

Check Out All The Features Of The Freedom, Premium and Supreme 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



ARE YOU FEELING LUCKY TODAY?

Six 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!**