



What's Brewing!

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

Take A Look At How We Compare

Annual percentage yields from a sampling of Wisconsin's bank, thrift and credit union offers on June 7th, 2007. Yields are based on the compounding method and the rate stated for account with a typical minimum deposit of \$1,000 (\$500—\$2,499). Higher yields may be offered for larger deposits or multiple accounts. CD figures are for fixed rates 80570 only. Yields may vary by branch.

| | 6 month CD | 1 year CD | 3 year CD |
|-------------------|------------|-----------|-----------|
| Area Averages | 4.18% | 4.32% | 4.37% |
| State Averages | 4.13% | 4.40% | 4.44% |
| National Averages | 3.95% | 4.29% | 4.36% |

(Source: Milwaukee Journal Sentinel, June 10, 2007)

Now Look at Our Insured Savings Rates:

| | |
|---------------|-----------------------------|
| 6 month CD | 5.12% APY (\$1,000 minimum) |
| One year CD | 5.26% APY |
| Three year CD | 4.96% APY |

If you find a higher local advertized rate at one of our competitors, BCU **WILL MATCH IT!**

Subject to change without notice



"Attention All Members"

We invite you to become a friend of Brewery Credit Union at myspace.com/brewerycu.

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 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 48207 about our **"Fast Cash"** loans.



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 & Credit cards
1-866-333-4740

Home Page Website address:
www.brewerycu.com

E-mail address:
memberservices@brewerycu.com

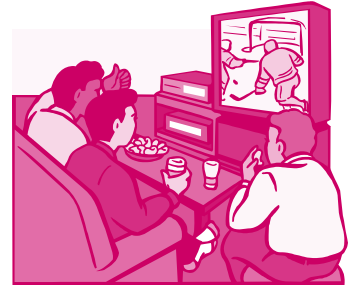
Hours of operation: Monday, Tuesday & Thursday are from 9:00 a.m. to 5:00 p.m., Wednesday from 10:00 a.m. to 5:00 p.m., Friday from 9:00 a.m. to 6:00 p.m. Saturday from 9:00 a.m. to 12 noon

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.

Win A New LCD HD TV!

E-mail is now a very important way we communicate with our members including security alerts. If we do not have your email address or if you have changed it, contact any member of our staff with your email address and they will enter you into this fantastic drawing for a high definition LCD TV. No purchase necessary. The one winner will be selected and notified on or about August 1st, 2007



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 have obtained 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 81502 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 or 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 in order 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.



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 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, September 3, 2007 — 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 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 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 it's important to protect yourself because 83449 if the check is fraudulent you will be responsible for any negative balance in your account. If in doubt or if something seems to good to be true, please advise the teller where you got the check and we will investigate to see if it is a good check.



Do You Know Anyone With A Need For Our Great Services?

Our goal is to double our membership! Our strategy is to ask you to refer at least one person to us who is in need of a great rate on a CD, at least one person who needs a low monthly payment on a loan, at least one person who is in need of a checking account, at least one person who wants to buy a home. You know more 86223 than one person but start with one and we'll end up with an exceptional number of new members enjoying the many benefits of cooperative ownership. Start today!

How Do I Correct Wrong Or Incomplete Information In My Credit Report?

- **Immediately tell the credit bureau in writing.** Federal law requires credit bureaus to investigate your complaint (generally within 30 days) and send you a prompt response and correct any errors.
- **Identify each item in your credit report that you dispute.** State the facts and request a correction. The law also requires the source of inaccurate information to correct the record at the credit bureaus.
- **Contact in writing the company that provided the inaccurate or incomplete information** and request a correction of its records too. If a credit bureau's investigation does not resolve your concerns, the law allows you to submit a brief statement about the matter that must be attached to your credit report and provided to anyone that accesses your report in the future.

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 checks 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.

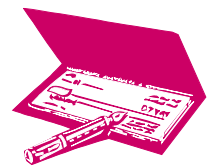
This discretionary service will be limited to a \$500 overdraft (negative) balance for all Checking accounts (subject to approval). This limit includes all charges and non-sufficient funds/overdraft fees of \$25. If multiple items are presented on the same day, each item will be assessed the NSF fee. *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 121640 protection, like 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 your pre-approved limit.
- ★ You will be notified by mail of any non-sufficient funds items paid or returned that you may have, however, we have no obligation 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 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

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



We Have Terrific Loan Rates!