



What's Brewing!

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



Plan Now To Attend Our 74th Annual Meeting On Saturday, February 23, 2008

Plan now to attend our 74th Annual Business Meeting to be held on Saturday, February 23, 2008 at

the Italian Community Center, 631 East Chicago Street, Milwaukee, WI.

Registration and a continental 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 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. 122, or you may e-mail us at ceo@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 Schimpf no later than January 25th, 2008. 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 14, 2008. 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 74th 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 53212

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.

IMPORTANT ANNOUNCEMENT

Many of our members have been requesting specialized help in buying or refinancing a home. We are pleased to introduce our new Vice President of Mortgage Banking, Mark Scholz. Mark will be bringing his many years of successful experience to our membership and we will now be able to offer a wide



range of mortgage programs, including first time home buyer programs where up to \$5,000 in grants are available for down payments. We will also offer FHA, VA, WHEDA and a wide range of conventional mortgage programs. We want to let Mark introduce himself to our membership so here is his introduction in his own words:

"I am married to my wife, Mary, and we have three boys, Mark, Jr., and identical twins boys, Michael and Mathew.

I am a Marquette graduate and have been in banking for 31 years. I have many years of experience in helping people purchase or refinance their homes. I have been a member of the Milwaukee community all of my life and I am an avid Packer fan. I also enjoy coaching basketball in my free time.

What interested me in the position at the Brewery Credit Union was 83083 a chance to work with its members and the community to become home owners. I want to make that process of buying your first home, or moving up to a bigger home, a pleasant experience.

Who should help you in buying this home? The place you bank at....the Brewery Credit Union. I think something as important as buying a home should be presented to you in a friendly, knowledgeable and helpful way. This is what interests me. I really do want to make a difference in someone's life.

Is now a good time to start the process of buying a home? Yes, this is a great time! Rates are low and grants are available. If you have bruised credit, short on down payment, or don't know where to start in this process, please give us a call and we will lay out a plan for you. There are several affordable housing products and various grants and assistance programs available. So, if in 2008, the right 139147 house comes along, we want you ready and prepared to become a homeowner. The Brewery Credit Union has made a commitment to help you. We just need you to make a commitment to become a homeowner. Call me at 414-273-3170, ext. 146."

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 and shared service centers will be closed:

Monday, January 21, 2008 — 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:

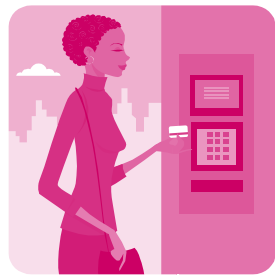
- ◆ Internet Home Banking at www.brewerycu.com
- ◆ CU*Talk—our telephone automated voice teller at 1-800-860-5704
- ◆ Our downtown drive-up ATM, the Outpost ATM, Riverwest Co-op ATM and Miller Brewing gift shop ATM.

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 9746 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.



ATTENTION, ATM, DEBIT AND CREDIT CARDHOLDERS ! ! ! !

'Tis the season for fraud. Help us keep your money safe by remembering these few tips that will protect you during the upcoming fraud

season.

- Always keep your PIN number separate from your card.
- If you misplace your card, call 1-866-333-4740 and cancel it immediately.
- Do not disclose information about your card over the telephone or e-mail.
- Review your account for unauthorized transactions.
- Treat your card like cash. Always keep it in a safe place
- Call the credit union if you have any questions!

If you notice that you have become a victim of fraud:

- Cancel your card immediately
- Go to the police station and file a police report.
- Come to the credit union and fill out a fraud report.
- The Brewery Credit Union takes fraud very seriously and will prosecute any individuals to the fullest extent of the law.

* Please note that the credit union cannot begin a fraud dispute without a copy of a police report.

We now make business loans

Not only do we have some of the best savings rates in town but we also have some of the very best business loan rates. Check us out!



"All Members Invited"

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

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, 2008. If you are interested in signing up for this valuable product, please contact the credit union.
- ★ Watch your mail for your 1098 and 1099 tax forms.

Christmas Club Payout Date for 2008

Due to popular demand the 2008 Christmas Club will be transferred into your base savings account (000) on October 31, 2008. We are giving out a very nice gift 50666 to members who open a club with direct deposit and for current club members who increase their direct deposit by at least \$5.00



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



To Our Members Holding ATM or Debit Cards: For Your Protection

The daily limits on your card with Brewery Credit Union are as follows:

ATM cash withdrawal	\$250.00
POS debit withdrawal	\$800.00

In the event that the system is "down" (unable to communicate with the Credit Union) the limits will be as follows:

ATM cash withdrawal	\$250.00
POS debit withdrawal	\$250.00

We continually work to keep any "down" time to a minimum, but there are numerous reasons why it might happen. They include, but are not limited to, communication failure, computer system reboot, disconnection from the service provider, etc.

We apologize for any inconvenience caused by the failure of communication and assure you we will correct the situation as quickly as possible.

If you have any questions concerning these limits, please call Brewery Credit Union and ask for the Accounting Department.

Are You Feeling Lucky Today?

Four 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!**

