

1351 Dr. Martin King Jr. Drive
 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: Monday 9-5 lobby, 8-5 drive-up, Tuesday and Thursday lobby and drive-up 9-5, Wed. 10-5 both lobby and drive-up, Fri. 9-6 lobby & 8-6 drive-up, Sat. 9-12 lobby & drive-up

BRANCH LOCATIONS AND HOURS OF OPERATION

Waukesha 1501 Sunset Dr. M-F 9 am -7 pm Sat 9 am - 5 pm	Milwaukee 6402 W. Brown Deer Rd. M-F 9 am -7 pm Sat 9 am - 5 pm	Greenfield 6126 W. Layton Ave. M-F 9 am - 7 pm Sat 9 am - 5 pm
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The BCU Focus logo area

*“Our Founders Made
 Milwaukee Famous —
 Now It’s Our Turn”*

**We’re Lowering Our Fees &
 Increasing Our Hours**

While other financial institutions are raising their fees, your credit union is lowering its starting January 1, 2005

- Money orders will be reduced from \$1.00 to \$.50
- The number of free PIN ATM transactions will increase from 8 to 10
- The Drive-up will now open at 8:00 a.m. and close at 6:00 p.m. on Fridays and Mondays.



**We Can Help Make
 Your Dreams
 Come True!!**

**Plan Now To
 Attend Our 71st
 Annual Meeting
 On Saturday,
 March 5, 2005**



Plan now to attend our 71st Annual Business Meeting to be held on Saturday, March 5, 2005, at the Italian Community Center, 631 East Chicago Street, Milwaukee, WI. Registration and 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 this year. 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. 38, or you may e-mail us at marketing@brewerycu.com. ALL members are invited and encouraged to attend.

The Nominating Committee has nominated the two current incumbent directors to the two available terms. Qualified candidates who wish to be considered for nomination 80170 and have not been contacted by the Nomination Committee may have their names placed into nomination by obtaining signatures from at least 50 Brewery Credit Union members in good standing. These signatures must be presented to the BCU Nominating Committee Chairperson or President Schrimpf no later than February 24th. 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 71st ANNUAL MEETING**

Member’s Name _____

Account # _____ No. 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. Drive, Milwaukee, WI 53212



**We’re
 Brewing Up
 Some Really
 Great Rates!**

	Term (in Months)	Rate As Low As *	Payment/ \$1,000
Used Vehicles 2002-2004	60	5.55%	\$19.13
Home Equity Loans	84	5.99%	\$14.62
Unsecured Loans	24	9.98%	\$46.12
Share Certificates	Term (in Months)	Rate	APY
\$1,000 minimum	6	2.20%	2.27%
\$1,000 minimum	24	3.05%	3.09%
\$1,000 minimum	36	3.55%	3.61%

Rates effective as of December 7, 2004, rates subject to change without notice

* BCU uses a risk-based pricing system. To get our best loan rates you need a FICO credit score of 680 or above.

Brewery Credit Union and Veteran Auto Sales

Rich Sack opened Veteran Auto Sales over 19 years ago. Mr. Sack is a member of the Wisconsin Automobile and Truck Dealers Association and is on the Dealer Advisory Board for the Department of Transportation. Veteran Auto Sales is a member of the Better Business Bureau and received the “Used Car Dealer Of The Year” award in 2000. Veteran Auto Sales offers you a selection of clean, quality used vehicles, including SUV and sedans, to choose from, with a service center for all your vehicle’s needs. Brewery Credit Union 66910 does a superb job helping customers with their financial needs. Present this ad prior to vehicle purchase and receive \$100.00 off the purchase price. This offer is valid through February 28, 2005 and only at the time the vehicle is purchased. Stop in to see the friendly sales staff at Veteran Auto Sales, 6535 W Fond Du Lac Ave or call them at 414-463-9700.



Happy New Year!

The Staff and Directors of BCU would like to extend 24885 their sincere gratitude to all of our treasured members for their loyal patronage. May the new year of 2005 bring you and your family a lot of happiness, health and prosperity!



Dates to Remember

Please keep this list handy showing 82110 the dates the main office and shared service centers will be closed:

Monday, January 17, 2005 — 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 800-860-5704
- ◆ Our downtown drive-up ATM & Riverwest Co-op ATM



Super Easy Internet Banking . . .

Access your account from home, work or any other place in the world. Go to BCU's web page at www.brewerycu.com and click on CU@home or PC Home Banking. **You now have 24/7/365 access to:**

- ◆ Review your account balances, withdrawals & deposits
- ◆ Make loan payments and interest inquiries
- ◆ Transfer between checking and savings accounts
- ◆ Print your account history
- ◆ View BCU's current savings & loan rates
- ◆ E-Statements
- ◆ Online Bill Pay
- ◆ Card Source (on line Visa Credit Card) 168039
- ◆ And all in a SAFE and SECURE mode.

BCU's PC Home banking is completely free! Call BCU at 414-273-3170 and we will get you on-line in a matter of minutes.

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 becomes effective February 15, 2005 and replaces Addendum dated November 15, 2004.

Sub-account Description	Approximate Term	Daily Periodic Rate	ANNUAL PER-CENTAGE RATE*	
New Vehicles (2004—2005 untitled)	72 month	0.014356% - 0.049287%	5.24% - 17.99%	
	60 month	0.011917% - 0.047534%	4.35% - 17.35%	
	48 month	0.011917% - 0.047534%	4.35% - 17.35%	
	36 month	0.011917% - 0.047534%	4.35% - 17.35%	
	24 month	0.011232% - 0.046164%	4.10% - 16.85%	
Used Vehicles (2003—2005 Previously Titled)	60 month	0.013013% - 0.048082%	4.75% - 17.55%	
	2002	60 month	0.013287% - 0.048904%	4.85% - 17.85%
	2001	48 month	0.016027% - 0.050273%	5.85% - 18.35%
	2000	48 month	0.016438% - 0.050684%	6.00% - 18.50%
	1999	36 month	0.018493% - 0.052739%	6.75% - 19.25%
	1998 and older	36 month	0.021232% - 0.055479%	7.75% - 20.25%
	Other Secured		0.017123% - 0.057260%	6.25% - 20.90%
Share / Certificate Secured		0.015068%	5.50%	
Signature		0.025287% - 0.057260%	9.73% - 20.90%	
Line of Credit		0.040822% - 0.057260%	14.90% - 20.90%	

*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 APRs 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.

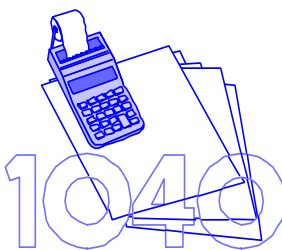
Share Secured: The Annual Percentage Rate (APR) for Share Secured advances will follow the Prime Rate (index) as published in the Wall Street Journal's "Money Rates" table on the day of the advance, but will never be less than 5.50%. The APR is subject to change only at the time of a new advance to reflect 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. An increase in the APR may 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. An increase in the APR may result in an increase in the payment amount.

Late Charge: You promise to pay a late charge of \$10 on every payment that is

Are You Feeling Lucky Today?

Eight of our "Lucky" members will each have \$25 credited to their account if they can find their account number within the articles in this newsletter and give us a call at 414-273-3170. Yes, it's that simple. Just read the articles, and find your account number. **GOOD LUCK!**



Have Your Tax Refund Deposited Directly Into Your BCU Account

At Brewery Credit Union, we offer our members many options. As a member, you can have your tax 12146 refund check deposited directly into your account. It's easy, fast and safe. Our bank routing number is #275079662. If you have any questions, please give us a call at 414-273-3170.



Refer A New Member To Open A Checking Account With Direct Deposit And Earn \$25.00 *

Brewery Credit Union members have the opportunity to earn \$25.00. Refer a new member to open a checking account with a direct deposit and we will deposit \$25.00 into your share account. There are no limits on how many referrals you may have. Please call us at 414-273-3170 or visit us online at www.brewerycu.com for directions.

Offer valid at Brewery Credit Union only. Promotion valid on referred checking accounts opened from 1/01/05 through 1/31/05. Offer not available on account conversions or in combination with any other offer. Cash bonus will be automatically deposited into your share account once referred 83664 member's direct deposit starts. Referred checking account must remain open for a minimum of six months or the bonus will be withdrawn from your account. Standard approval guidelines apply.

Changing Your Address?

If you have moved or are planning to move in the near future please inform us in writing. Due to the continued increase in "Identity Theft" and account takeovers, we will no longer accept verbal requests for an address change. All address changes not done in person at the credit union office must be in writing and signed by the account holder. You must also provide a phone number where you can be contacted if questions arise about your account.



If the credit union receives 81541 a forwarding notice from the post office, we will follow up by sending you an "Address Change Form". We will not change your address at the credit union until the form is returned and signed by the account holder.

(Be assured, we do not share your 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 as at 273-3170 and we will help you.

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.