

The BCU Focus logo area Note this is a mac quzrk file !!

Spring 2005

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
Automated Voice Teller at CU*Talk 1-800-860-5704
Home Page Website address: www.brewerycu.com
E-mail address: memberservices@brewerycu.com
Hours : Monday 9-5 lobby, 8-5 drive-up, Tuesday and Thurs-
day 9-5 lobby & drive-up, Wednesday 10-5 lobby & drive-up,
Friday 9-6 lobby, 8-6 drive-up, Saturday 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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Spring Is Coming, and so is the annual **Enterprise Car sale.** Once Again, Brewery Credit Union and Enterprise Car Sales are teaming up to offer credit union members a fantastic car buying experience. The sale will be held April 30th at the State Fair Grounds from 9 a.m. until 3 p.m. There will be food and drinks, a Brewery Credit Union 9746 representative and over 75 different vehicles to choose from. There will be a total of 10 credit unions involved in the sale. It is a private sale for credit union members only. There will be a prize give-away and you will need to be present to win. Contact your loan officer today to get pre-approved and 32797 check out the great rates that will be available for that day only. Let Enterprise drive you into a fantastic spring.

DON'T FORGET!!!!
OUR DRIVE-UP OPENS
AT 8 AM ON
MONDAYS &
FRIDAYS



Home Equity Line-of-Credit Special

"No Closing Costs" (except appraisals & title insurance if required) for any Home Equity Line-of-Credit Approved between \$10,000 and \$100,000.

\$50.00 Gift Card from Home Depot with your first \$5,000 advance.

5.50% APR (Prime Rate*)

(*Prime Rate adjusted monthly as published by the Wall Street Journal)

Payments greater of \$50.00 or 1.00% of your balance from most recent advance

Home Equity Line-of-Credit up to 90% Loan-to-Value

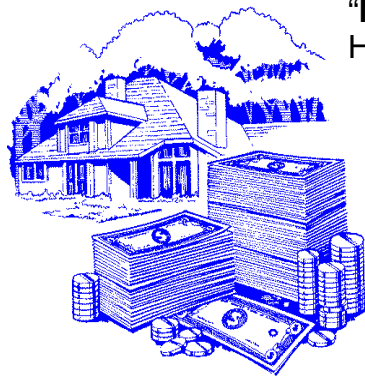
NO ANNUAL FEE

See your tax advisor to determine if interest is tax deductible.

Call our loan department at **414-273-3170**

Offer expires 8/31/2005

Rates subject to change without notice.

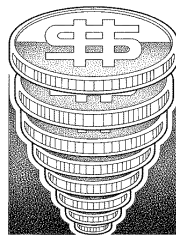


Annual Meeting Results.....

We wish to thank all of our members that attended this years Annual Meeting which was held on March 5th. Congratulations to Jerry Mahne and Matt Ploetz who were elected to our board of directors. Our other current board members are William Druck, Orville Beene, Kevin Flaherty, Larry O'Neil and Sue Rowe. We appreciate the job you all do in keeping Brewery Credit Union a strong and forward looking financial 41269 institution. Thank You for another successful year!

New Coin Machine!

Your credit union is improving its facilities. A new self service coin machine will be added to the lobby in mid March. Bring in your unrolled clean coins today! Coins can be changed into dollars or deposited into your account for a modest cost sharing of 3% for members and 7.9% for non-members.



REMINDER.....Time is running out, the deadline for 2004 IRA deposits is April 15, 2005. Deposits at Brewery Credit Union are NCUA insured to \$100,000



Brewery Credit Union and Frontier Motor Cars.....

Frontier Motor Cars, Inc. on South 27th Street is the place to go for your next Car, Truck, Van, or SUV. Frontier is family owned and operated for more than 26 years by Ed and Mary Ennis. They have over 300 nearly new vehicles and a budget department. Most vehicles are FMC Certified and you can choose up to a 7 year/100,000 mile bumper to bumper warranty. Their 8-bay service center has ASE Certified technicians that will take care of all your maintenance needs. Frontier is now celebrating the **Grand Opening of their Frontier Truck Center** which is located directly across the street from the Frontier Superstore on South 27th Street. All prices are drastically reduced during this Grand Opening Sale. So, visit Frontier 49866 Motor Cars and the new Frontier Truck Center soon, where they've been saving people money for over 26 years, and discover their Sales, Selection, and outstanding Service. **Frontier and Brewery Credit Union have a mission to get you the best deal in town. Bring this article in to Frontier and receive a Free Eddie Bauer wrist watch with car purchase** (while supplies last).

NEW—Member Rewards Program

To ensure you that your membership is valued, we are organizing a rewards program. This program will help eliminate fees and is based on your participation of services with the credit union. Watch for details later this year.



Dates to Remember

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

Monday, May 30, 2005, Memorial Day

Monday, July 4, 2005 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
- ◆ CU*Talk—our telephone automated voice teller at 1-800-860-5704
- ◆ Our downtown drive-up ATM & Riverwest Co-op ATM



When You Need A Mortgage — See Us First ! !

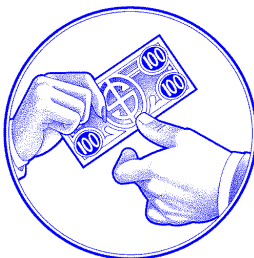
Brewery Credit Union can help you with all types of mortgage loans from 30 year fixed rates to low or no down payment first time home buyer programs. We can help 80903 you with construction loans and FHA. We can even help problem credit situations. We do not charge large brokerage fees so we will save you money. Why make a mortgage broker rich? Stop in for your pre-approval today!



ATTENTION INTERNET USERS:

Have you signed up for E-Statements or Bill Payer yet? You can view your yearly statements online for FREE and pay your bills online. You can also perform account transactions online even when BCU is closed.

Get connected at www.brewerycu.com



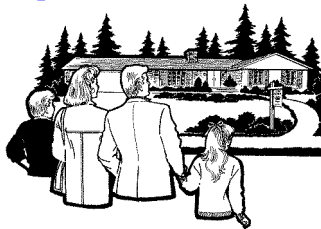
Want to increase your earnings potential?

**Consider investing in a BCU share Certificate. Available in terms as short as 3 and 6 months and we have some of the best rates in town!! Our rates our posted on our web site at www.brewerycu.com or

call 273-3170 today for our current rates.

Free Home Ownership Seminar For Our Members and Their Friends

Buying? Selling? Financing? We are going to have experts join us to answer all your questions starting at 5:00 p.m. on Monday, April 18th, 2005, at our office 82416 on Martin Luther King Drive. Space is limited, call today 414-273-3170 to reserve your spot.



Are You Feeling Lucky Today?

Eight 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!**



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 116947 may have obtained during the normal course of our business. The following describes our practices concerning the nonpublic personal information that we collect and who we may share it with during the normal course of business.

The nonpublic personal information about you that we collect comes from:

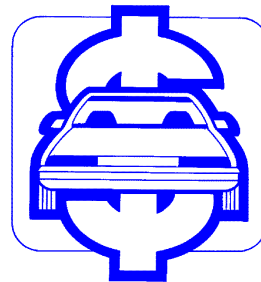
- Information we receive from you on applications or other forms.
- Information about your transactions with us, our affiliates, or others.
- Information we receive from a consumer reporting agency.

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 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 nor 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 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.



Now Is The Time To Save Money On Your Car Payment

Brewery Credit Union has sensational rates on new and used car loans. If you are paying more than **5.85%** (\$19.28 per \$1,000) on your 2003 automobile, you're paying too much. Call our loan department at 414-273-3170 today for fast service. (Note: actual rate will vary based on your credit background). Rates subject to change.

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.

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 171579 any problem just call as at (414) 273-3170 and we will help you.