

The Brewery CREDIT UNION

Winter, 2003-04

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

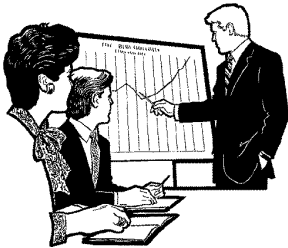
Home Page Website address:
www.brewerycu.com
E-mail address:
memberservices@brewerycu.com

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

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

Focus

Plan Now To Attend Our 70th Annual Meeting On Saturday, March 6th, 2004



Plan now to attend our 70th Annual Business Meeting to be held on Saturday, March 6th, 2004 at Klemmer's Banquet Center, 10401 W. Oklahoma Avenue, Milwaukee. Registration will begin at 10:00 a.m. and the business meeting will start at 10:30. Lunch will be served after the meeting. There will be no cost to members or their guests, however, you must 40519 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 can call the credit union at 414-273-3170 ext. 22 or you may e-mail us at memberservices@brewerycu.com. **ALL** members are invited and encouraged to attend.

The Nominating Committee has nominated Larry O'Neil, Kevin Flaherty and William Druck to the three available terms. All three nominees are incumbents.

Qualified candidates who wish to be considered for nomination and have not been contacted by the Nomination Committee may have their names placed into nomination by obtaining signatures from at least fifty Brewery Credit Union members in good standing. These signatures must be presented to the Brewery Credit Union Nomination Committee Chairperson or President Schimpf no later than February 25th. 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"



CREDIT UNION SERVICE CENTERS.

The Member-Friendly Financial Network

CREDIT UNION SERVICE CENTERS.		BRANCH LOCATIONS AND HOURS OF OPERATION
Waukesha	Milwaukee	Greenfield
1501 Sunset Dr.	6402 W. Brown Deer Rd.	6126 W. Layton Ave.
M-F 9 am - 7 pm	M-F 9 am - 7 pm	M-F 9 am - 7 pm
Sat 9 am - 5 pm	Sat 9 am - 5 pm	Sat 9 am - 5 pm

IT'S BCU'S

LOAN-A-RAMA!

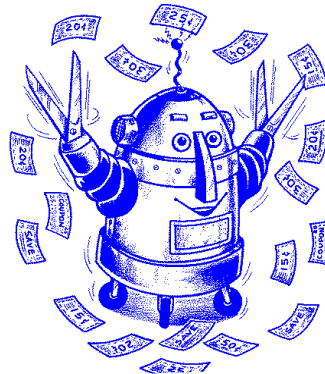
BCU WILL MEET OR BEAT YOUR CURRENT RATE ON CONVENTIONAL AUTO LOANS



WE OFFER 30-15-7-5 YEAR FIXED MORTGAGES

OPEN-END HOME EQUITY LOANS AS LOW AS 4.0% APR*

Wow!



Our New SNAP Loan Is Here

It has NEVER been this easy to get a loan. Introducing SNAP loan (Sign No Additional Paperwork). Once you sign the master loan agreement, visits to our office to sign loan papers are a thing of the past. We realize that your time is valuable and we treat it that way. With SNAP loan all you need to do is give us a call, e-mail us at loans@brewerycu.com, apply 80769 on line at brewerycu.com (click on CU@home or pc banking) or fax us at (414) 273-3487. We'll ask you how much you want and if you would like a check mailed to you or have the amount placed in your account. Now that's **Fast and Easy!** SNAP applies to all consumer loans (personal, auto, boats, etc.). The future of lending is at your credit union **today**. Give us a call today at (414) 273-3170 for more details.

Happy New Year!

The Staff and Directors of BCU would like to extend their sincere gratitude to all of our treasured members for their loyal patronage. May the new year of 2004 bring you and your family a lot of happiness, health and prosperity!



ANNUAL MEETING REGISTRATION FORM BCU'S 70TH ANNUAL MEETING

Member's Name _____
(please print clearly)

Account # _____ No. of members attending _____

No. of guests that will attend (only one guest per member allowed) _____

Please mail to or drop off at: Brewery Credit Union,
1351 Dr. Martin L. King Jr. Dr., Milwaukee, WI 53212-4099

Are You Feeling Lucky Today?



Four 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 and give us a call at 414-273-3170. Yes, it's that simple. Just read the articles, and find your number

* - REAP—Open end home equity loan 90% LTV or less Prime rate (ceiling 18%). Payment of 1.5% of balance or \$75.00 minimum. APR= annual percentage rate

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



Dates to Remember

The main office will be closed and the shared service centers will be open:

Monday, January 19, 2004 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 & 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!**

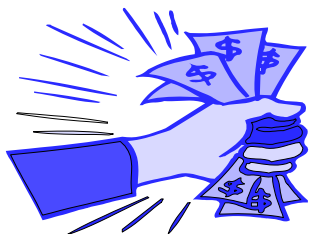
You have access to:

- ◆ 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.
- ◆ And all in a SAFE and SECURE mode.



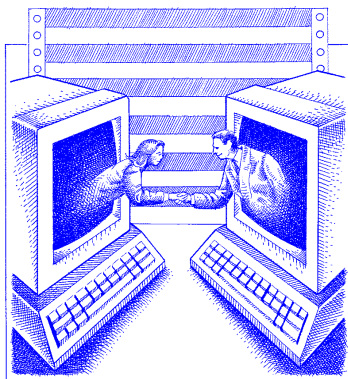
COMING SOON...Internet Bill Payment. Watch for this exciting new service early in 2004.

We Love Making Loans



How About E-Statements?

We are now offering this terrific service to our home banking members. Just look at these benefits: 1) Fast-Receive an email message that lets you know your statement is available much sooner than a mailed copy. 2) Safe-Access our secured



server using your confidential PIN. 3) Convenient-View your statements anywhere you have internet access. Review up to 12 months previous statements. 4) Eco-friendly-print your own copies only when you need them. To be 63768 put on our E-statement list just sign up at our pc home banking site or call us a (414) 273-3170

Loan Protection Rate Changes

Effective January 1, 2004, credit insurance rates on outstanding loans will change. If you elected any of these insurance products, please note the rate changes. Rates are stated as cost per \$100 of coverage.

Product	Old Rate	New Rate	Change
Disability Coverage	.338	.258	-.080
Single Life Coverage	.061	.077	+.016
Joint Life Coverage	.092	.129	+.037

Effective January 20, 2004, Brewery Credit Union will be going LIVE with Verified by Visa.



What Is Verified by Visa?

Verified by Visa is a unique service that uses personal passwords to help protect Visa card numbers against unauthorized use. Once you 139972 activate your card, no one else can use your Visa card number at any participating online stores — without your personal password. Brewery Credit Union will be making this mandatory for ALL members with a Visa Debit card. If you choose not to enroll, the online service will not be available to you. To further assist you with any questions, please feel free to contact the Credit Union at (414) 273-3170.

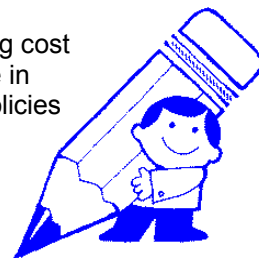
We Can Help Make Your Dreams Come



PLEASE NOTE:

Effective March 1st, 2004, the following cost sharing schedule will apply. These are in addition to the present cost sharing policies and may be assessed to all accounts:

- ◆ Check cashing at Shared Service Locations only, with less than \$100.00 on deposit will be \$2.00.
- ◆ We will be reducing the cost of Money Orders to \$1.00
- ◆ Money Market Plus account minimum balance is \$10,000. If balance falls below minimum the monthly fee is \$5.00.
- ◆ Regular Money Market account minimum balance is \$1,500. If balance falls below minimum the monthly fee is \$5.00.



Take a Look At How We Compare

Annual percentage yields from a sampling of Wisconsin's bank, thrift and credit union offers on December 11th, 2003. 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 only. Yields may vary by branch

	Money Markets	1 year CD	3 year CD
Area Averages	0.58%	1.38%	2.40%
State Averages	0.58%	1.48%	2.47%
National Averages	0.64%	1.37%	2.37%

(Source: Milwaukee Journal Sentinel December 14th, 2003)

Now Look at Our Insured Savings Rates:

- Money Market — 1.35% APY (\$1,500 minimum)
- One Year CD — 1.87% APY
- Three Year CD — 2.73% APY

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

Subject to change without notice.

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.