

The Brewery CREDIT UNION

Autumn, 2002

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 and Credit Cards:
1-800-236-2442

Home Page Website address:
www.brewerycu.com
E-mail address:
ceo@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 5:30 p.m., Saturday from 9:00 a.m. to 12 noon

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

Focus



Are You Paying More Than 5.99%* For Your Used Car Loan?

Check out our incredible offer. If you are financing your used car loan anywhere else, you’re probably paying too much. This offer is for model years 2000 to 2002. Your credit union will **save you money!** Apply today before rates go back up. Call (414) 273-3170 — we are ready to help.

60 monthly payments of \$19.76 per \$1,000 borrowed. * actual rate will vary based on credit background. Rate can change without notice.

Christmas Club To Be Paid



⇒ 2002 club deposits were transferred into your base savings account (000) on September 30, 2002

⇒ Open a new Christmas club account or increase the direct deposit of your current club account and receive a **free gift!**

If you would like your money transferred to another account or a check sent to

your home, why not try our easy to use automated services. Call 1-800-860-5704 for our automated voice teller or go to our web site at www.brewerycu.com and click on **cu@home** for home banking services. If you have never used these services call us at 414-273-3170 and we will

Our Loan Rate With The Rebate - - It's Better!!

In many cases we will save you money if a rebate is offered. Don't get taken for a ride. Your Credit Union 80327 will save you money!!!

	Dealer	Brewery Credit Union
Purchase Price	\$20,000	\$20,000
Down Payment	\$5,000	\$5,000
Rebate (Applied from Dealer)	-0-	\$2,500
Loan Amount	\$15,000	\$12,500
APR (Annual Percentage Rate)	0%	5.99%
Term	60 months	60 months
Monthly Payments	\$250.00	\$241.62
Total of Payments	\$15,000	\$14,497
Total Savings	-0-	\$503.00



Waukesha
1501 Sunset Dr.
M-F 9 am - 7 pm
Sat 9 am - 5 pm

Milwaukee
8360 W. Brown Deer Rd.
M-F 9 am - 7 pm
Sat 9 am - 5 pm

BRANCH LOCATIONS And hours of operation

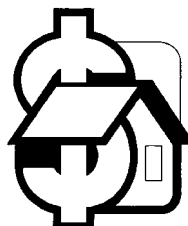
Greenfield
6126 W. Layton Ave.
M-F 9 am - 7 pm
Sat 9 am - 5 pm

Grafton
2190 Wisconsin Ave.
M-W 8 am - 5 pm
Thurs 8 am - 7 pm
Fri 8 am - 6 pm
Sat 9 am - 12 pm

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, find your number and call us. **GOOD LUCK**



First Mortgage Special

Have you tried to refinance your smaller balance loan (under \$50,000) and were shocked by the closing costs? Or is the rate substantially higher because of the smaller loan amount? Your credit union is the answer. We charge no points and our closing costs are among the lowest in the metro area and 17129 your rate is the same for **any** loan amount. Take a look at these great rates:

1st Mortgages	Rate* as low as:	APR	Points
5-year fixed	5.89%	6.015%	0
7-year fixed	5.99%	6.082%	0
30-year, 3-year balloon	5.99%	6.102%	0
30-year, 5-year balloon	5.99%	6.062%	0
15-year, 3-year balloon	5.99%	6.107%	0

BCU also offers fixed 30 and 15-year conventional mortgages, VA, FHA and WHEDA loans.

*Actual rate will vary based on credit background. Rate can change at any time without notice.

Watch For Our New Lower Rate For The Gold MasterCard of 9.98%



We Love Making Loans!



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

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

Monday, Columbus Day, October 14, 2002 — Downtown location is closed, all other locations will be open

Monday, Veterans Day, November 11, 2002 — Downtown location closed, all other locations will be open

Thursday, Thanksgiving Day, November 28, 2002 — All locations will be closed

Tuesday, Christmas Eve, December 24, 2002 — Downtown 9:00 a.m. to 1:00 p.m. Allco CU outlets will be open from 9:00 a.m. until 12:00 noon—Shared Service Center will be open from 9:00 a.m. until 2:00 p.m.

Wednesday, Christmas Day, December 25, 2002 — All locations will be closed.

Tuesday, New Year's Eve, December 31, 2002 — Downtown 9:00 a.m. to 2:00 p.m. Allco CU outlets will be open from 9:00 a.m. until 12:00 noon—Shared Service Center will be open from 9:00 a.m. until 5:00 p.m.

Wednesday, New Year's Day, January 1, 2003 — All locations will be closed.

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

NOMINATIONS INVITED

Members that are interested in being a candidate for the BCU Board of Directors at the election to be held on Saturday, March 1st, 2003, must file their intention with the Nomination Committee by December 1st, 2002. Contact Jim Schrimpf at BCU's office — 414-273-3170 for more details.

NOTICE: The Department of Financial Institutions has approved and the BCU Board of Directors have adopted the following changes to our bylaws:

(a) The Nominating Chairman shall appoint a Nominating Committee ninety (90) days prior to the Annual Meeting consisting of not fewer than three (3) members of the credit union. The Nominating Committee shall nominate one (1) or more members for each vacancy on the Board, including any unexpired term occupied by a Director appointed by the Board.

(b) At least sixty (60) days prior to the date selected for an annual meeting, the Nominating Committee shall give notice of the elections and nominating process in a manner which provides reasonable assurance that the members will be made aware of the date, time and place of the annual meeting.

(c) The Nominating Committee shall provide the Chairman with a list of nominees at least thirty (30) days prior to the date set for the annual meeting. The list shall be promptly provided to each member eligible to vote at meetings of the members in the credit union office. Any other member in good standing eligible to vote at the meetings of the members of the credit union may become a nominee by submitting to the Chairman at least ten (10) days prior to the date set for the annual meeting, a petition requesting the member's nominations signed by at least fifty (50) members eligible to vote at meetings of the members.

(d) After the nominations of the Nominating Committee and nominations by valid petition under Paragraph (c) of this Section have been placed before the members at the annual meeting, the nominations shall be closed. Tellers shall be appointed by the chairman, the votes shall be taken and tallied by the tellers, and the results shall be announced. Except as provided in Paragraph (e) all elections shall be determined by plurality vote, and shall be by ballot except when the number of nominees does not exceed the number of vacancies to be filled.

(e) If two (2) or more candidates for Director receive an equal number of votes, and resolution of the tie vote affects the election of one (1) or more directors, the members present at the annual meeting shall either elect by a plurality vote the appropriate number of Directors from among the candidates who received the equal number of votes in the initial balloting, or shall authorize those candidates to resolve the tie vote by drawing of lots.

Home Equity Loan Special

No Closing Costs
(maximum \$100 credit)
on most loans.

Check out these rates:

36 months - 5.99% APR* (\$30.43 payment per \$1,000)
60 months - 5.99% APR* (\$19.33 payment per \$1,000)
84 months - 6.32% APR* (\$14.77 payment per \$1,000)

This assumes a minimum of 20% equity.

* Rates are subject to change based upon borrower's credit background.



Take a Look At How We Compare

Annual percentage yields from a sampling of Wisconsin's bank, thrift and credit union offers on Sept. 12th, 2002. Yields are based on the compounding method and the rate stated for account with a typical minimum deposit of \$1,000 (\$500-\$2499) Higher yields may be offered for larger deposits or multiple accounts. CD figures are for fixed rates only. Yields may vary by branch

	6 month CD	1 yr. CD	3 yr. CD
Area Averages	1.85%	2.17%	3.30%
State Averages	1.92%	2.24%	3.26%
National Averages	1.96%	2.26%	3.34%

(Source: Milwaukee Journal Sentinel/September 15th, 2002)

Now Look at Our Insured Savings Rates:

BREWERY CU 2.24% 2.90% 4.02%

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

Subject to change without notice.



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 accounts, 28589 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.

BCU Makes It Easy To Move Your Checking Account

FREEDOM CHECKING

◆ No Fees ◆ No Minimum

Transfer your checking special: Your first order of 50 checks are **FREE!** You also receive a pair of BCU's collectible beer glasses. BCU now has a checking account transfer expert on its staff. Christine will be happy to assist 183632 you in transferring all your auto payments, payroll deduction and ACH transfers to your new BCU checking account. **BCU makes it easy!**



YES, We Make Student Loans!!

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