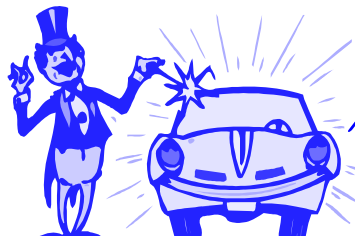


The Brewery CREDIT UNION

Spring, 2003

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

Focus



Members Only Car Sale!

On April 26, 2003, Brewery Credit Union is proud to offer a "Members Only" car sale in conjunction with Enterprise Car Sales located at 5839 S. 27th St., Milwaukee. Receive \$500.00 off during the Early Bird Special from 9:00 a.m. to 10:00 a.m. Price reductions of \$300.00 will be given from 10:00 a.m. to 3:00 p.m. Stop in or call to be pre-approved for your "new" car loan. Interest rates are as low as 5.49% APR. You can 128459 preview the sale inventory at www.enterprise.com/carsales.



Patriot Act— Changes for Our Members

As part of the anti-terrorism act, financial institutions are being required to obtain more information from our members.

Any one that opens a new membership, takes out a loan, or opens a new account, is required to provide us identification. We, as a financial institution, are required to independently verify that information being provided to us by our account holders. So, in the near future, if one of our service representatives asks for your identification, know that we are only following what has now been mandated as part of the Patriot Act.

Buying Or Refinancing Your Mortgage?

If you are in the market to buy a home, your credit union will do a free no hassle prequalification for you. If you are looking to refinance, we offer a full range of very competitive priced mortgage products. We now offer 15 and 30 year fixed rate mortgages, WHEDA, FHA and VA loans and home equity line of credit loans. Stop in or call us at (414) 273-3170 today.

We would like to extend a thank you to all the members who attended our recent annual meeting. Congratulations to Sue Rowe and Orville Beene on their election to three year terms on our Board of Directors.

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 6:00 p.m., Saturday from 9:00 a.m. to 12 noon



CREDIT UNION SERVICE CENTERS.

The Member-Friendly Financial Network

CREDIT UNION SERVICE CENTERS.		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
West Allis 6512 W. Greenfield Ave. M-W & Fri 8 am - 5 pm Sat 8 am - 12 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 the account numbers and check to see if any of them are yours. **GOOD LUCK**

ACH Payments — Tired of sending that monthly check for your loan payment? We can automatically withdraw your monthly, weekly, or biweekly payment from your BCU account or any other checking account that you may have. Call the credit union and we will send you a form to sign up for automatic ACH loan payments. It will save you the cost of postage and your payment will always be on time.

Spring Tune Up — Update Your Account



Maybe you have been a long time member of the credit union and have not asked about how your account is actually set up. Is (are) your account(s) in your name only? If you married since you joined the credit union, did you sign new signature cards with your new name? Are the beneficiaries on your account(s) up to date? Do you need to add a joint owner? Is your account part of a trust and are copies of those trust papers on file at the credit union? Business accounts should be updated to make sure all authorized signers are on file and if any one has left the business, make 83972 sure their name has been removed as an authorized signer. Stop by and we will be happy to go over your account(s) with you and make any necessary changes.

We Can Help Make Your Dreams Come True!!



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 us 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, May 26, 2003—Memorial Day
Friday, July 4, 2003—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

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:

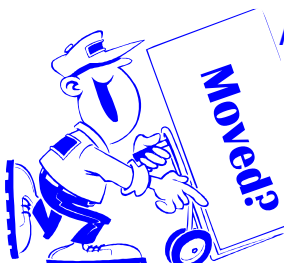
- ◇ Review account balances, withdrawals & deposits
- ◇ Make loan payments and interest inquiries
- ◇ Transfer between savings and checking accounts
- ◇ Print 33860 your account history
- ◇ View BCU's current savings and loan rates
- ◇ All in a Safe and Secure mode.

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.

Now Is The Time To Move Your IRA To Brewery Credit Union

- Principal and interest are insured by the government
- Better than competitive yields, for example (36 month CD @ 3.03% APY)
- No fees of any kind
- Special rate signature loan to open or add to your IRA at BCU.

We Love Making Loans



Address Changed?

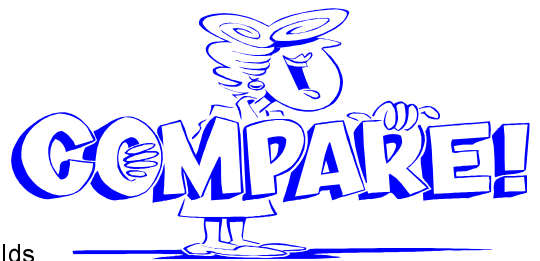
If you have moved please inform us in writing. Due to the continued increase in "Identity Theft" and account takeovers, we will no longer accept verbal requests for an address change. All address changes not done

in person at the credit union office must be in writing and signed by the account holder. It is also very important that you provide a phone number where you can be contacted if questions arise 132720 about your account.

If the credit union receives a forward 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 with any marketing firm or telemarketers.)**

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.

Take a Look At How We



Annual percentage yields

from a sampling of Wisconsin's bank, thrift and credit union offers on March 13th, 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 yr. CD	3 yr. CD
Area Averages	0.84%	1.60%	2.54%
State Averages	0.81%	1.75%	2.67%
National Averages	0.92%	1.73%	2.68%

(Source: Milwaukee Journal Sentinel March 16th, 2003)

Now Look at Our Insured Savings Rates:

Money Market— 1.51% APY (\$1,500 min.)
One Year CD — 2.17% APY
Three Year CD — 3.04% APY

If you find a higher rate at one of our competitors, BCU WILL MATCH IT! Subject to change without notice.

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 will be effective May 1, 2003 and replaces Addendum dated August 26, 2002

Subaccount Description	Approximate Daily Periodic Rate Term		ANNUAL PERCENTAGE RATE*	
New Vehicles (2003—2004 Untitled Vehicles)	72 month	0.016411%-0.047918%	5.99% - 17.49%	
	60 month	0.015041%-0.045178%	5.49% - 16.49%	
	48 month	0.015941%-0.045178%	5.49% - 16.49%	
	36 month	0.015041%-0.045178%	5.49% - 16.49%	
	24 month	0.015041%-0.045178%	5.49% - 16.49%	
Used Vehicles (Previously Titled Vehicles) 2001—2003	60 month	0.015041%-0.045178%	5.49% - 16.49%	
	2000	60 month	0.015041%-0.045178%	5.49% - 16.49%
	1999	48 month	0.015041%-0.045178%	5.49% - 16.49%
	1998	48 month	0.017808%-0.047945%	6.50% - 17.50%
	1997	36 month	0.018877%-0.049014%	6.89% - 17.89%
	1996 and older	36 month	0.021753%-0.049315%	7.94% - 18.00%
Other Secured		0.017808%-0.049315%	6.50% - 18.00%	
Share / Certificate Secured		0.015068%	5.50%	
Signature		0.027342%-0.049315%	9.98% - 18.00%	
Line of Credit		0.032658%-0.049315%	11.92% - 18.00%	

*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 APR's assume auto pay. Add .50% without auto pay.

Minimum Advance: The minimum advance amount allowed under this plan is \$200.

Minimum Payment: The amount and due date of your payment will be established at the time of each advance. For Line of Credit you payment will be \$35 for each \$1,000 or fraction of \$1,000 of your balance. Your minimum monthly payment will never be less than \$35.

Shared 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. Any increase in the APR will 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. Any increase in the APR will result in an increase in the payment amount.

Late Charge: You promise to pay a late charge of \$10 on every payment that is over 10 days past due.