

Spring, 2008



What's Brewing!

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

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 & Credit cards
1-866-333-4740

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

Bay View OutPost Branch

2826 S. Kinnickinnic Ave., Bay View, WI 53207

Hours of operation: Monday—Friday 10:00 a.m. to 7:00 p.m. Saturday 10:00 a.m. to 3:00 p.m.

\$60,000 in Grant Money Now Available!



Brewery Credit Union is pleased to 85718 announce the Down-payment Plus Program is now available to our members. This program provides our members with low to moderate household income assistance with down payment and closing costs. Call Mark Scholz (414) 277-8418 for more information on this program and to see if you are qualified for this grant. Our Mortgage Department is here to help you find the best loan with the assistance you need to start living in YOUR home today!



New Exciting Products Offered In BCU Mortgage Department!

Coming soon, Brewery Credit Union will be offering WHEDA, FHA, and both Federal and State veteran (VA) loans. FHA loans have many great features for purchases and refinances. Rates are very competitive and not driven by credit scores. FHA loans take into consideration the hard working mortgage candidate. Moreover, FHA loans have grant programs available to you 179952.

If you have a place in mind we would love to finance it; if you already own a home with a high interest rate, we would love to refinance it; if you are in an adjustable rate mortgage loan, now is the time to look into available fixed rate opportunities.

Pre-approvals are free, so if you have a house in mind, come in and get a pre-approval certificate (most instances the real estate agent will require it). Stop in or call us today for your mortgage needs. You will not be disappointed. Brewery Credit Union offers business and commercial loans. Recently, we approved two loans for a daycare and eldercare facility in our community. Brewery Credit Union is pleased to support our local community and its needs.

Mortgage Seminars



Brewery Credit Union knows how difficult it is to start a plan for home ownership or to make that move to the home you've always wanted. These three 1-hour seminars will help address your questions about home ownership and give you the tools you need to succeed. 85740

Free credit reports are available and every member attending will leave with a free Mortgage Game-plan Kit.

- ★ Tuesday—April 15th at 5:15 p.m.
- ★ Wednesday—April 23rd at 5:15 p.m.
- ★ Saturday—May 3rd at 10:00 a.m.

Seating is limited. Please RSVP 3 days prior to event day. For reservations call Mark at 414-277-8418.

We can help you . . .

And we start with this coupon for

\$500 off your closing cost*

Bring this coupon in today and start saving!

Call us at 273-3170 or stop in. Our professionals are here to help.
Promotion code: BCUNS001



Membership eligibility may apply. Members must reside or work in Southeastern Wisconsin. Offer valid only on Purchases, Refinancing or Construction Loans. Offer expires August 1, 2008. Offer excludes WHEDA, VA, STATE VA and Lot Loans. Call us today to start saving!

www.brewerycu.com

NCUA

414.273.3170



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 (414) 273-3170 and we will help you.



Dates to Remember

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

Monday, May 26, 2008 — Memorial Day
Friday, July 4, 2008 — 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, the OutPost ATM, Riverwest Co-op ATM and Miller Brewing gift shop

Are You Feeling Lucky Today?



Six 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!**



Get Your Tax Refund Faster ! !

Most taxpayers may receive payments up to \$600 for an individual

and \$1,200 for a couple. IRS officials confirmed that the payments would not be subject to Federal Income Taxes for the 2008 tax year. Having your tax refund directly deposited will help get you your money faster. It's easy, fast and safe. Our bank routing number is 275079662. As an incentive for getting your piece of the pie faster, for any tax refund directly deposited at BCU you 12914 will receive the world's best Pizza Cutter free!



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

- ☑ Principal and interest are insured by the US government.
- ☑ Better than competitive yields, for example: 36 month CD @ 3.16% APY.

We Have Terrific Loan Rates!

Not only do we have some of the best savings rates in town but we also have some of the very 159046 best loan rates. ☑ Check us out!

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.

Please Note:

Effective May 15, 2008, the following cost sharing schedule will apply.



⇒ General Fees

- \$25—Credit Union check & Money Order Stop Payment
- \$20—Early Account Closing (90 days) plus cost of premium
- \$25—Deposit Item Return
- \$30—Check Collection
- \$5—Check Cashing Fee (per item). No Charge if: Active Share Draft Account or total of \$500 in a combination of all deposit accounts.
- \$35—Tax/Child Support Levy
- \$25—ACH Stop Payment/Revocation
- \$28—ACH Non-sufficient Funds/Overdraft

⇒ ATM/Debit Card Fees

\$28—Non-sufficient Funds/Overdraft Fee (preauthorized withdrawal ATM or Debit Card)

⇒ Share Draft

- \$25—Stop Payment
- \$28—Insufficient Funds (NSF) or Courtesy Pay
- \$28—Overdraft Fee

⇒ Business Fees

- \$0.10—per roll for coins
- \$0.55—per strap for cash
- Low volume deposits with no minimum balance include 55 free transactions per month and \$0.22 per item after that.

Larger volume accounts include a \$10 per month service charge, waived with a \$5,000 minimum balance. Account members receive 300 free transactions per month and \$0.22 per item after that.

Please bring proper identification when banking at 84346 Brewery Credit Union. This helps Brewery Credit Union protect you from identity theft.



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