

The Brewery CREDIT UNION

Spring, 2004

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

Members Only

Car Sale!



On Saturday, April 24, 2004, 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. Stop in or call to be pre-approved for your "new" car loan and we will enter you into our raffle* for a DVD player. Special interest rates for one day only, call us for your rate. In addition when you purchase your Enterprise car you will receive a free \$50 gas card. You can preview 80440 the sale inventory at www.enterprise.com/carsales.

We would like to extend a "thank you" to all the members who attended our recent Annual Meeting and congratulate Bill Druck, Kevin Flaherty and Larry O'Neill on their election to our board.

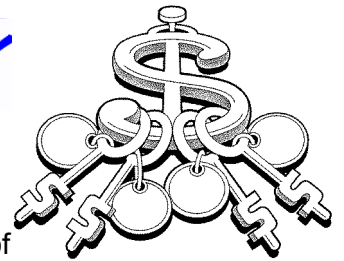
We Love Making Loans



CREDIT UNION SERVICE CENTERS. *The Member-Friendly Financial Network*

CREDIT UNION SERVICE CENTERS. <i>The Member-Friendly Financial Network</i>		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

Wow! 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 best loan rates. Check this out:

- ◆ New vehicles and used 2002-2004 for 60 months with an APR as low as 4.90% and with payments as low as \$18.83 per \$1,000 borrowed
- ◆ Fixed 2nd mortgage loan for 60 months with an APR as low as 4.79% and with payments as low as \$18.78 per \$1,000 borrowed.

Brewery Credit Union Is Expanding

Due to unprecedented growth, your credit union is adding three lobby offices and a new bathroom, along with updating the lobby at our current near downtown location. Watch for our grand re-opening news in future newsletters.

Home Equity Line-of-Credit Special

"No Closing Costs" (excluding appraisals 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 \$5,000.00 advance.

4.00% APR (Prime Rate*)

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

Payments greater of \$75.00 or 1.50% of your balance from most recent advance.

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

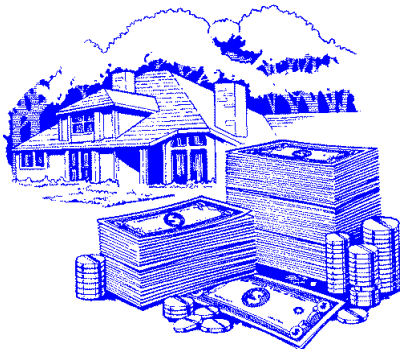
NO ANNUAL FEE

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

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

Offer expires 4/30/2004

Rates subject to change without notice.



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 account number. **GOOD LUCK!**

When You Need A Mortgage — See Us First ! !

Your credit union can help you with all types of mortgage loans from 30 year fixed rates to low down payment first time home buyer programs. We can help you with construction loans, VA and FHA. We can even help problem credit situations. We do not charge large brokerage fees so we will save you money. Why 11718 make a mortgage broker rich? See your credit union for your pre-approval today!

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 and we will help.

*pre-approval not necessary to enter raffle.



Dates to Remember

Please keep this list showing the dates the main office will be closed: The shared service centers will be open July 5th
Monday, May 31, 2004 Memorial Day
Monday, July 5, 2004 Independence Day (observed)

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 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.

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



Safe, Secure and Private — Our Commitment To You !

- We use the latest virus and firewall protection on our computers.
- Our home banking web site uses 128-Bit encryption

to keep your transactions safe, secure and private.

- Sensitive documents are shredded.
- We do not sell member information to outside firms
- Savings accounts are federally insured up to \$100,000
- Your Credit Union is examined regularly to guarantee that high NCUA standards are maintained.
- Our reserves are almost twice as high 137125 as the industry average.
- Weekly staff training on these and other important issues.

Protect Your Privacy

- Don't keep your PIN (personal identification number) with your card.
- Don't give out your checking account number or social security number unless you know the company and understand why the information is necessary.
- If you lose one of our credit, debit or ATM cards contact us immediately. See after hours numbers on page one.

Privacy Policy Notice . . .

Brewery Credit Union is committed to providing our members the very best in service and products. We are also committed to protecting the information that you may have given us or that we 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.

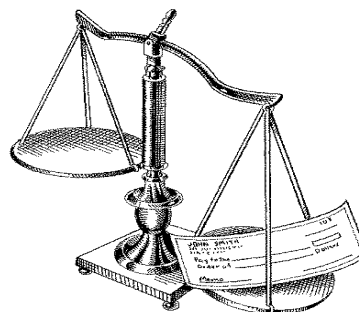
If you terminate your membership with Brewery Credit Union, we will not share information that we have collected about you, except as permitted or required by law.

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 to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Our SNAP Loan Is A Hit

Member surveys on our new SNAP (Sign No Additional Paperwork) Loan are fantastic. Here are some actual member comments: "Have never had such excellent customer service from any financial institution. My hat goes off to you. I would recommend this facility above any other anywhere. Keep up the good work". And this member wrote "I have always gotten outstanding service from the credit union. I will continue to refer people and use your services". We want to thank these members and the many others who have 45922 taken the time to send back our member satisfaction surveys. We also want to thank our talented loan officers for a job well done.



Take a Look At How We Compare

Annual percentage yields from a sampling of Wisconsin's Bank, thrift and credit union offers on March 11th,

2004. 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	0.61%	1.38%	2.46%
State Averages	0.58%	1.44%	2.46%
National Averages	0.62%	1.38%	2.40%

(Source: *Milwaukee Journal Sentinel* March 14th, 2004)

Now Look at Our Insured Savings Rates:

- Money Market — 1.16% APY (\$1,500 minimum)
- One Year CD — 1.92% 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.

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.