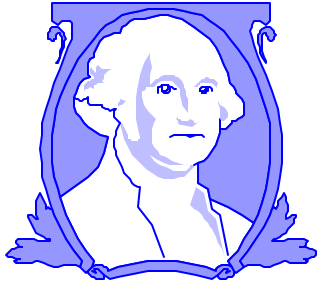




Dates to Remember

Please keep this list handy showing the different times the main office will be closed (**branches will be open**):
Monday, January 21, 2002 — Dr. Martin Luther King Jr. Day
Monday, February 18, 2002 — Presidents Day

We Love Making Loans

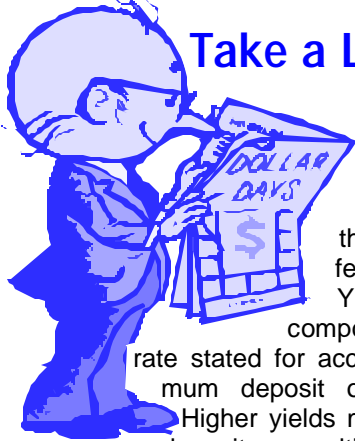


BCU Has \$1,300,000 To Loan

It's true and BCU brings our members some of the most competitive loan rates in town. With rates as low as these, just look at how we compare to other local financial institutions:

100% Financing	BCU	National Average	Wisconsin Average
Used Auto 2000 Model Year 48 month term#	6.99% APR*	7.80% APR	7.91% APR
Used auto 2000 Model Year 36 month term**	6.84% APR*	7.76% APR	7.79% APR

*=Annual Percentage Rates effective as of December 17, 2001. 100% financing. Deduct .25% with active BCU checking account. #48 monthly payments of \$23.94 per \$1,000 borrowed. **36 monthly payments of \$30.80 per \$1,000 borrowed. Actual rate will vary based on credit background. Subject to change without notice. You can reduce these rates even lower if you qualify for **member rewards discounts**. We've designed this program to help our members save money when borrowing with BCU. A .25% rate reduction 80021 if you have an active checking account with BCU. The maximum total discount for any one loan is .25%. (Please note, these reductions are not available for credit cards, first mortgages or student loans.)



Take a Look At How We Compare!

Annual percentage yields from a sampling of Wisconsin Bank, thrifts and credit union offers on Dec 13, 2001. 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	2.23%	2.50%	3.49%
State Averages	2.22%	2.54%	3.53%
National Averages	2.28%	2.54%	3.45%

(Source: Milwaukee Journal Sentinel December 16th, 2001)

Now Look at Our Insured Savings Rates:

- 6 Month CD — 2.92% APY
- One Year CD — 3.05% APY
- Three Year CD — 4.10% APY

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

Subject to change without notice.

******* ALL SAVINGS ARE INSURED UP TO \$100,000 BY THE NCUA *******

Brewery Credit Union Automated Services Directory

Internet Banking	www.brewerycu.com
Audio Teller (CU* Talk)	1-800-860-5704
ATM Cards	
Debit Cards	Mastermoney / Checkcard
Fax-a-Loan application	1-414-273-3487
E-mail address	ceo@brewerycu.com
Home Page Website	www.brewerycu.com
ATM machine	Downtown Drive-up



Surcharge-free ATM Now Open In Downtown Drive-up

For additional Brewery CU "Surcharge-free" locations, go to our web side at www.brewerycu.com. At our home page under other links find the ATM—Alliance One Link and click on for a listing of all **2,950** surcharge free ATM locations.

We Can Help Make Your Dreams Come True!!



Internet Home Banking & CU*Talk Are Now Available

Review balances, verify transactions, verify whether certain checks have cleared, transfer funds between accounts, make loan payments and much more!!! We have made it incredibly easy to use both of these services.

For Internet Banking go to www.brewerycu.com and click on PC home banking. Then put in your account number and finally your PIN number. No sign-up is necessary. If you do not yet have a PIN number, call us at 414-273-3170 and we will give you a temporary PIN over the phone which you can change the first time 49122 you use the service.

For CU*talk, our computer voice response system, dial toll free 800-860-5704 and a computer voice will answer and ask for the credit union access code. You respond by entering 067 and the # key. Next you will put in your account number (for example, if your account number is 1234-5 you would enter 12345) and the # key and finally your PIN number (call us for your temporary PIN) and hit the # key and your in the system. It's that simple. Call us today and we'll get you started.

Fax Your Loan Request to BCU at 414-273-3487



Or Try Our Loan-By-Mail Program. It's FAST AND EASY!