



**Madison
Credit
Union**

CHECKS & BALANCES

Upcoming Events & News

Fall 2008

International Credit Union Day October 16, 2008

Today there are over 170 million credit union members world wide and we would like to celebrate this fact with you, our members. Please stop by either Madison Credit Union location on October 16, 2008 for festivities. **Each location will have cake and annual coloring contest entry forms.** There will be four age groups for the contest and the winner from each age group will receive \$25 cash! See the back of the coloring sheet for details.

Christmas Club

CONGRATULATIONS! To all of our Christmas Club members, you have made it through another year. Your Christmas funds will be available to you October 1, 2008. Also, your Christmas Club savings will continue automatically for next year unless you contact MCU. Anyone who is not part of Christmas Club can sign up throughout the year.

Shop With a Cop

Our Christmas charity fundraiser will begin Nov. 24 and end Dec. 12. We will be selling paper stockings to put up in the lobby (similar to the JDRF shoes). There will be a bake sale for members in the lobby on Dec. 5. We hope to see you there!

***Please be aware that September 30th is the day the annual \$10 debit card fee is charged so be sure to mark it in your check register. ***

Renovate

Refurbish

Rejuvenate

Repair



**Let Madison Credit Union Be Your
Home Improvement Haven**

Rates As Low As 5.24%^{APR*}

\$350 Cash Drawing* *

5%^{APY*} For MCU Youth Accounts**

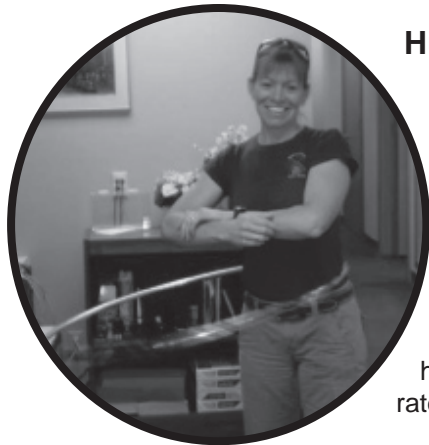
For children ages 0-13 MCU's new youth program is designed to help your child save, learn and grow with tools for their specific age range.

At 5%^{APY***} our high yield introductory savings accounts make it easy for parents to begin saving for their child's needs. All accounts offer Free Online Banking, Free E Statements and online funds transfers between adult and youth accounts. If a current member would like to switch their child's current account over to the 5%^{APY***} offer they can do so at any time.

* APR is annual percentage rate. Rates are subject to change. Rates are based on credit worthiness. \$5,000 new money required. If automatic payments are not chosen for your loan please add .25%APR back on to loan rates. Equal Housing Opportunity Lender. Offer valid 9/1/08 - 10/31/08.

** Close a home equity loan between 9/1/08 - 10/31/08 and you will be entered into a drawing to win \$350 CASH. Drawing will be held and winner notified 11/3/08.

***5% APY Dividend Rate Good For 1 Year Only, 5% APY Dividend Rate Good 1 Time Per Member Only, Rates Subject To Change.



Hula – Hoop Contest Winner!!

Jennifer Favour hula-hooped her way to a low interest car loan. With a winning time of 5 plus minutes Jennifer received ¾% off of her auto loan interest rate. Congrats Jennifer!

Thank You Members

As a result of our red ribbon sales and bake sale in both of our offices throughout the month of July, we raised \$477 to help support AIDS Network and all of the wonderful services they provide. Thank you all for your support and generosity. You have made a difference in the lives of many people in the area who have been affected by AIDS/HIV. Thank You!



8 Convenient Locations

Main Office

949 East Washington Avenue
Ph. 608-266-4750
Monday - Friday: 8:30 a.m. - 5:00 p.m.
Drive Up
Monday - Friday: 7:30 a.m. - 5:30 p.m.
Saturday: 9:00 a.m. - noon

Branch Offices

Madison Municipal Building Branch
Ph. 608-266-5500
215 Martin Luther King, Jr. Boulevard
Monday - Friday: 8:45 a.m. - 4:30 p.m.
City Payday Friday: 8:30 a.m. - 5:00 p.m.

Credit Union Shared Branch (CUSB)

3809 East Washington Avenue
Monday - Friday: 7:00 a.m. - 7:00 p.m.
Saturday: 9:00 a.m. - 4:00 p.m.
Sunday: noon - 4:00 p.m.

Shared Branch Outlets

Dane County Credit Union

Central - 2160 Rimrock Road *
West - 709 Struck Street*
Central & West Hours
Monday - Friday: 9:00 a.m. - 5:00 p.m.
Saturday: 9:00 a.m. - noon

Heartland Credit Union

Verona - 105 Enterprise Drive*
Monday - Friday: 9:00 a.m. - 5:00 p.m.
Saturday: 9:00 a.m. - noon
East - 5325 High Crossing Boulevard*
Monday - Friday: 9:00 a.m. - 5:30 p.m.
Saturday: 9:00 a.m. - 1:00 p.m.

Heritage Credit Union

2555 Shopko Drive*
Monday - Friday: 8:30 a.m. - 5:30 p.m.
Saturday: 8:30 a.m. - 2:00 p.m.

* Please refer to the locations page at www.madisoncu.com for drive up hours and other information

CU*TALK Phone Number: 1-800-860-5704

PLEASE NOTE: Closings

Main Office, MMB Branch, CUSB Closed On
Thur Nov. 27 (Thanksgiving)
Fri. Nov. 28 (Main & Branch Closed Only)
Thur. Dec. 25 (Christmas Day)
Thur. Jan. 1 (New Year's Day)

Comments Are Welcome

Checks & Balances is published quarterly to help our members make informed choices for their financial health. We welcome your comments.

Send your comments or ideas to:

Newsletter Editor
c/o Madison Credit Union
949 East Washington Avenue
Madison, WI 53703-2945

Madison Area Credit Unions' FREE Financial Seminars

Get Money Smart

6:00 Wednesday evening, October 15
Sheraton Hotel
706 John Nelson Dr., Madison, WI

Keynote speaker (7:00 pm):

Connie Kilmark
Financial Self-Defense Skills

Pick one session to attend (6:00 - 6:45 pm):

- Mortgage refinancing
- Will services
- College student finances

Register Today

www.uwcu.org/moneysmart
or call 608-316-8359

Madison Area
Credit Unions



For more information on Money Smart Week go to www.moneySMART.org.

Call For Nominations

Board nominations are needed. The privilege of nominating and electing the MCU board of directors is yours as a member and owner. If you or someone you know would be a responsible candidate please complete the form below and return it by December 1, 2008.

There are 2 positions open for election this year.

Nomination Form	

I (your name)	

Nominate	

Of (department or street address) as a candidate for the board of directors of Madison Credit Union	
_____	_____
Signed	Date
<p>Send your nomination to: Nominating Committee, c/o Madison Credit Union 949 E. Washington Ave. Madison, WI 53703</p>	