



Madison
Credit
Union

CHECKS & BALANCES

Upcoming Events & News

Shop With A Cop Results

Thank you to all of our members who bought a Christmas stocking or some goodies from our bake sale. We raised \$459.00, which is enough to send three kids (with some money left over) shopping this holiday season. Way to go MCU members and staff!

Second Harvest Food Drive Results

This year MCU teamed with other area credit unions and the Wisconsin Credit Union League to raise funds to help the Second Harvest Food Bank.

A special thank you to a MCU member (who wishes to remain anonymous) for a \$1,000 donation!

WINNERS!!!!

Renovate \$350 Drawing Winner
Brandie Ziegler

International Credit Union Day
Coloring Contest Winners

0-5 Years: 10 Entries

Hailey Sewell, 5 years

6-12 Years: 14 Entries

Zoe Papalia-Beatty, 11 years

13-18 Years: 3 Entries

Kari Meyer, 16 years

>18 Years: 6 Entries

Jamie Reed, 22 years

Good News: Credit Unions Are Safe And MCU Has Money To Lend

Use The Equity In Your Home Or Car To Consolidate Your Bills

- Pay Off Holiday Debt
- Lower your monthly payments
- Purchase A Car
- Fix-up Your Home

Winter 2009



Although the economy and banks have seen tough times lately, *the good news* is credit unions have not experienced the same kind of economic backlash. Madison Credit Union is financially sound and has money to lend! Come in or go online and check out our loan rates and options today.

New Year's Resolution: Save Regularly

Small Regular Deposits Can Really Add Up!

Whether you save for Christmas, a vacation, or a car - we can help. Regular deposits into your Savings Club account can really add up!

Bi-Weekly Deposit	26 Deposits (One Year)
\$15	\$390 + Dividends
\$25	\$650 + Dividends
\$38	\$988 + Dividends
\$77	\$2,002 + Dividends

With automatic deposits, saving for a purpose is easy and painless. You won't miss a small amount per paycheck and it creates a tidy sum by the end of the year. With dividends on balances as low as \$5, you can watch your money grow.

Make a New Year's Resolution: **Save Regularly**. The money saved will be available in your Savings Club account on the first day of October. If you need to withdraw money early, your Savings Club account will be closed and the remaining funds transferred to your savings account immediately. Best of all, your Savings Club account continues automatically, unless you close it - So Start Saving Today!

Board Nominations: Two Openings and Two Candidates

Richard (Dick) Grasmick and **Mike VanErem** are the nominees for the two open positions on the MCU Board Of Directors. A vote will be taken at the annual meeting on February 9, 2009 to elect the nominees.



Mike VanErem joined Madison Credit Union when he began his employment with the City Of Madison Building Inspection Department 28 years ago. Mike is seeking reelection to the Board of Directors because he says that the credit union has helped he and his family reach their goals in life. Mike states he has enjoyed his chance to give something back and would like to help MCU grow and become stronger over the coming years.



Dick Grasmick recognizes and values the benefits available to credit union members. Dick has worked for the City Of Madison Information Services Department for 30 years, joining Madison Credit Union immediately after starting his new job. Dick's primary reason in running for reelection is the value he has found in contributing his time and knowledge for the advancement of the credit union. Dick would consider reelection to the MCU Board of Directors an honor.

73rd Annual Meeting Reservations

Make your reservations now for the 73rd Madison Credit Union Annual Meeting at the Coliseum Bar. Reservations are required by Friday, January 23, 2009 at 5:00pm. We need reservations no later than this in order to plan for seating and food. Free hors d'oeuvres and door prizes will be handed out. Members without reservations may still attend the business portion of the meeting.

Date: Monday, February 9, 2009

Place: Coliseum Bar
232 East Olin Avenue
Madison, WI 53713

Time: Social Half Hour: 4:30pm
Business Meeting: 5:00pm

MCU Annual Meeting Social Hour RSVP

Print Name

Account Number

Number of Attendees

*Mail this completed form by
Monday, January, 19 2009 to:*

Madison Credit Union
949 E. Washington Ave.
Madison, WI 53703

*Or drop off this form at either the
Main or MMB branch office*

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 Express Branch

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
Mon. Jan. 19 (MLK Jr. Day)

Mon. Feb. 9 Closing 4 pm (Annual Meeting)

Fri. Apr. 21 Closing Noon (Good Friday)

CUSB Sun. Apr. 12 (Easter)

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