



Checks & Balances

Fall 2011

Events and News

Christmas Club Payout

Congratulations to all our Christmas Club members, Your holiday funds will be available September 30, 2011. Your Christmas Club automatically continues unless you contact MCU. Anyone not part of the club can sign up throughout the year.

AIDS Network and JDRF Walk

A special thank you to everyone who participated in recent charity fundraisers. We sold raffle tickets for a Bucky Badger tailgate gift with all proceeds going to the Juvenile Diabetes Research Foundation. For the AIDS Network, we had a lobby day to support this cause.

Be Our Facebook Friend

Your credit union is on Facebook. Friend us and tell others to apply for membership online. New members applying online receive \$25 from us into their new account! See our site and the Facebook coupon for details.

Fee-Free Checking at MCU

You may hear family, friends, co-workers and others say their bank is increasing fees and stopping fee-free checking. This is not the case with Madison Credit Union! We know who we serve: YOU. Join us Friday, October 21 for cake in the lobbies to celebrate International Credit Union Day and the credit union difference!

Bountiful Fall Loan Savings

Auto Loans as low as **2.96 %** APR*

*Loan rate is based on creditworthiness. Rates are subject to change. See rate sheet for details.



FAST
Kwik
Cash &
Signature
Loans

LOW
Rates on
Home
Equity
Loans

Call MCU today for other loan options.

Fun at the Salvation Army's Back-to-School Day



The Salvation Army on East Washington Avenue held a special back-to-school event on August 27. The Madison Police Department and Madison Credit Union participated. MPD Officer Sue Krause and MCU staff member Scott Reiter either painted on kids or were painted on by kids. Thanks to everyone participating in this day.



Big Enough to Serve...Small Enough to Care!





All Smiles with New Mortgage: "Great Service and Saved Money!"



Madison Police Department Sargent Amy Schwartz's mortgage was with a large national bank. Her goal was to refinance it with a lower rate; however, her home's appraised value decreased (as is the case with many of us) so she needed advice. Enter MCU's AmeriCU mortgage specialist, Steve Schultz. After speaking with Steve, Amy found a 30-year fixed-rate mortgage that met her needs. "I had a lot of questions and never refinanced before. Working with Steve was great; he answered all my questions and it was a smooth and quick process." said Amy. Another important thing to her was to bring her business local and have her mortgage serviced by a smaller financial institution. "It's way more personal" said Amy of MCU and Steve. Thanks, Amy, for allowing us to share your experience.

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, 2011. There are (2) positions open for election this year.

Nomination Form

I (write your name)

Nominate (write nominee's name)

Of (department/street address) as a candidate for the board of directors of Madison Credit Union

Signed

Date

Send your nomination to: Nominating Committee, c/o Madison Credit Union, 949 E. Washington Ave. Madison, WI 53703 by December 1, 2011.

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

3809 East Washington Avenue
Monday - Friday: 9:00 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*
Monday - Friday: 9:00 a.m. - 5:00 p.m.

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.

* Refer to the locations page at madisoncu.com for drive up hours, ATMs, and other information.

CU*TALK Phone Number:

1-800-860-5704

Lost/stolen ATM/Debit card call:

1-800-523-4175

PLEASE NOTE: CLOSINGS

November 24 and 25
December 24 and 26
January 2, 2012



Comments Are Welcome

Checks and Balances is published quarterly to help members make informed choices for their financial health. We welcome your comments. Send comments to: Madison Credit Union 949 East Washington Ave., Madison, WI 53703 or creditunion@cityofmadison.com

