



Winter 2012

Events and News

Board of Directors Election & Annual Meeting/Social

On the backside of the newsletter is an RSVP for the Annual Meeting. There will be complimentary hors d'oeuvres and door prizes. RSVPs are also accepted through online banking. Click on the Vote button on the toolbar. Type your name in the text box.

Monday, February 13, 2012
Coliseum Bar and Grill
232 E. Olin Avenue
Social: 4:30/Meeting 5:00

A vote will be taken to elect the MCU Board of Directors nominees at the Annual Meeting.

WIN a GPS!

Enter your email in online banking user preferences or fill out the Annual Meeting/Contact information Update notice. If you do so by Feb. 1, you'll be entered into a raffle to win a GPS.

New Members get \$25 When Joining via Facebook

Friend us on Facebook and tell your friends to apply for membership online. New members applying online receive \$25 from us into their new account! The \$25 coupon is on our Facebook page.

New Student Loan Program

If you are looking for options for paying for college tuition, contact us. We are part of the Sallie Mae Smart Option student loan program.

Text Banking Is Here!



Convenient
Secure
Flexible
Green

Stay current by setting up all your accounts on text banking. You receive real time balances. Just text **BAL to IM247 (46247)** any time. You can also set up text e-alerts for deposit or withdrawal notifications, loan payment notifications and e-statements.

Set up text banking by clicking on the "Go Mobile" button on the It's Me 247 toolbar. It's easy and fast to set up. Your mobile phone carrier may charge standard text messaging fees.



New Member Referrals

Credit unions are different from banks. Refer a new member in 2012 and we'll deposit \$10 into your account plus enter your name into special drawings throughout the year. January's drawing is for Packers gear!

How are credit unions different??

Credit Union

- ☺ Not-for-profit cooperative
- ☺ Member-owned
- ☺ Lower interest rates on loans
- ☺ Higher dividends
- ☺ Lower and/or no fees
- ☺ Consumer advocate
- ☺ 50,000+ surcharge-free ATMs
- ☺ 40,000+ affiliated branches

Bank

- ☹ Profit-driven
- ☹ Stockholders
- ☹ Profit-driven rates on loans
- ☹ Lower dividends
- ☹ More and higher fees
- ☹ Predatory practices used by some banks
- ☹ One of the largest national banks only has 14,000 ARMs and they charge a \$3 surcharge per transaction





MCU Board of Directors: Two candidates and two openings

In the fall newsletter MCU asked for Board of Directors nominees. Current board members Mike Van Erem and Richard (Dick) Grasmick were nominated for the two open seats. A vote will be taken at the Annual Meeting to elect the nominees.



Mike Van Erem currently serves as MCU board chair. He's been a board member since 2006 and was previously board secretary. Mike joined MCU and city employment 31 years ago. He is currently in the Building Inspection department. Mike says the credit union has helped him and his family reach many goals. He says he'd like to see MCU grow and become stronger over the coming years.

Richard (Dick) Grasmick currently serves on the board. Dick is a retired city of Madison employee who worked for 32 years in the Information Services Department. Dick has been an MCU member since starting his city employment. Dick says he is proud to be part of such a fine financial organization and honored to continue to serve the members during these uncertain times.



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

January 2, 2012
January 16, 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

Annual Meeting Reservation/ Contact Information Update

Send it to MCU, 949 E. Washington Ave.
Madison, WI 53703 by Feb. 1, 2012.

**Submit
your email by
Feb. 1, 2012 and
enter a drawing
to win a
GPS!**

Annual Meeting RSVP and Contact Information Update

I will be attending the annual meeting at Coliseum Bar & Banquet. Number attending:
I will **NOT** be attending the annual meeting but my contact information is below.
Sign me up for the GPS drawing if I select email as my preferred contact method.

Print name _____ Acct. # _____

Address _____ City _____ Zip _____

Phone: _____ email: _____

If MCU needs to contact you, my preferred communication method is:

email telephone If you select email, you'll be entered into a drawing for a GPS. RSVP and contact information must be received by Feb. 1, 2012. You can also submit your email using the preferences button in MCU's online banking.

