



Madison  
Credit  
Union

# CHECKS & BALANCES

## Upcoming Events & News

### Bake Sale for the AIDS Network is Friday, July 31

In July Madison Credit Union will be raising funds for ACT 7: The Wisconsin AIDS Ride to help support the AIDS Network, a local agency supporting individuals and families in Dane and surrounding counties affected by AIDS. Several staff and members volunteer and participate in the ride. Stop by to purchase a red ribbon for \$1 and join us for a bake sale on **Friday, July 31** at both offices.

### Big Brothers - Big Sisters

A special **thank you** to everyone who participated in the Big Brothers Big Sisters bowling pin fundraiser in May. Our bowling team had two lanes and had a great time bowling.

### Economic Stimulus & WI Energy Rebates

Ask us about tax credits for first-time home buyers, new car purchases, and energy efficiency home improvements. Pick up the Economic Stimulus brochure or ask us to send you one.

### Mortgage Refinances

Ask us about low rates and easy home refinances. We hold your loan and service it. Invest locally! Don't miss out!

Summer 2009

## Save Money Now With New Green Products

### Go Green with MCU's auto loan rate discount for high MPG cars

Along with the government programs to increase car sales and save energy, MCU is offering a 0.25% loan rate discount on new loans for vehicles averaging 30 or more miles per gallon. (Add city and highway miles and divide by two.) Bring in the estimated MPG sticker for your discount.



### Go Green with Green Checking

- Do you rarely write checks and prefer to conduct most of your financial transactions using online banking and bill pay?
- Is using and receiving less paper important to you?
- Would you like to get more services and pay fewer fees by being in the **Platinum Level** of the Member Rewards Program?

If this describes you, then switch to MCU's new Green Checking. Here's a summary the Green Checking Account. Ask us to help make the switch from another financial institution.

<b>Cost</b>	<b>Free</b> if using the required services that month, if not, \$3. Required services are: home banking, bill pay, and minimum direct deposit \$600/month.
<b>Paper Checks</b>	You can clear 5 paper checks monthly; beyond 5, \$1 per check.
<b>Debit Card</b>	Debit card is issued immediately with unlimited transactions monthly.
<b>Additional Benefits</b>	Automatic <b>Platinum</b> Member Rewards Level if required services are used that month!

## New Member Benefit - BALANCE Financial Fitness Program

For all your personal finance questions, we are pleased to announce a new member benefit!

Whether you're interested in developing a workable spending and savings plan, getting out of debt, looking at your credit report, buying a home, or basic financial planning, we're here to help. You now have access to **free and confidential** financial counseling and education through our partnership with BALANCE, a national financial resources company.

To use the services, call **(888) 456-2227** for a money management counselor. Or, logon to online modules on popular topics such as home buying, budgeting, and protecting your privacy. To get started, just click on the BALANCE link on the right side our website.

**Click on this link from [madisoncu.com](http://madisoncu.com):**



## Enhanced Member Rewards Program

Check out the Member Rewards brochure in your July statement. Reward points are now simplified and based on the highest point-earning account in the household. Everyone in your household benefits! Contact us with questions.

## Announcing . . . New MCU Board Member Pamela Abel



Long-time MCU Board Member Judy Hughes retired from the MCU Board of Directors as well as retired from city service in June. We wish Judy all the best in her many new adventures. Filling Judy's MCU board term is Pamela Abel. Pamela is in the Madison and Dane County Public Health Department and has attended MCU planning meetings. Welcome to Pamela!

## 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: 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.

\* Refer to the locations page at [madisoncu.com](http://madisoncu.com) for drive up hours, ATMs, and other information.

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

**PLEASE NOTE: CLOSINGS  
Main Office, MMB Branch,  
Saturday, July 4th**

### 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