

NEW AT BCU ~ SHRED FEST!

It's Spring cleanup time, and we want to help! Documents possessing confidential or personal information can often be hard to dispose of, especially if done at home through a single sheet shredder. But to prevent identity theft, it's important that such documents are disposed of properly. BCU wants to make life easier for members and to help them as they clean out those old files and information records. So, members are invited to bring in their "shredables" during the whole month of April to either BCU office and deposit them into a secured shredding bin in our lobby. All shredding will be done through Industrial Recyclers of Wisconsin (IROW), which meets the NAID™ Certification for secure destruction. Some quantity limits may apply.

BUSINESS EXPO

April 29, 2010 from noon – 5:30 p.m.
Held At Marathon Park, Multi-Purpose Buildings

As you visit the second largest tradeshow of its kind in Wisconsin, stop by our booth. The Business Expo is an opportunity to bring together experts from all different industries under one roof. Admittance is free with your business card, otherwise there is a \$10 charge. There are 197 booths to visit. Attendees will:

- Discover Products And Services To Improve Business Productivity
- Discuss Challenges/Receive Advice On Issues Facing Your Business
- Learn From Industry Experts

We'll be there to "show off" the benefits of Brokaw Credit Union membership. Be sure to stop by and say hello to your credit union staff!

Soup For The Troops!

BCU staff eagerly set out to gather 18.8 ounce cans of chunky soup for military credit union members overseas. We worked in conjunction with Don Hildebrandt, Post Master of the Brokaw Post Office, which offered reduced shipping of the goods to get it to our uniformed men and women. Credit Union employees and members brought in soup, personal items, greeting cards and more. Close to 200 cans of soup were collected and shipped. The credit union paid for the reduced postage offered through the United States Postal Service. Our thanks to all who contributed towards the effort! You've made a difference in someone's life. Finally, we mostly thank all of our servicemen and women for selflessly working to protect us.



OUR THANKS TO ALL WHO CONTRIBUTED TOWARDS THE EFFORT!

It's Not Too Late: Make Your 2009 IRA Contribution Today!

Grow your nest egg and ensure a better future with a Brokaw Credit Union IRA! Thursday, April 15 is the last day you can contribute to your Traditional IRA for 2009, so open an account or make a contribution to your current account today.

Brokaw Credit Union offers:

- Traditional IRAs & Roth IRAs – Either choice is a great retirement savings option; ask your tax advisor which account is right for you.
- Coverdell Education Savings Accounts (ESAs) – Save up to \$2,000 per year for a child's college education and enjoy the tax benefits (ask your tax advisor for details).

TAKE ADVANTAGE OF THESE INVESTMENT OPTIONS:

- IRA Certificates – Earn more with a low \$500 minimum deposit; you can choose terms from 1-4 years.
- IRA Market Index Certificates – Earnings are tied to the Dow, but without the risk! Ask an IRA representative for details today.
- IRA Share Account – Great for payroll deduction and regular contributions.

Enjoy peace of mind knowing that your Brokaw Credit Union IRA is federally insured and your funds are protected up to \$250,000 by the NCUA, an agency of the federal government. Call (715) 675-2319 or visit www.brokawcu.com to learn more or to start investing today!



MP-17129 1/10 Marketing Partners (888) 641-1215

Your savings federally insured to \$250,000 per depositor, at each credit union, by the FDIC and credit of the United States Government.

*These points are with some restrictions.

Brokaw Office
 300 Everest Ave.
 Brokaw, WI 54417
 Phone: (715) 675-2319
 Fax: (715) 675-5511
Hours:
 Mon.-Thurs: 8:30 a.m. – 4:30 p.m.
 Fri.: 8:30 a.m. – 6:00 p.m.
 Sat.: 9:00 a.m. – Noon (Drive-up only)
Weston Office
 2006 Schofield Ave.
 Weston, WI 54476
 Phone: (715) 359-7012
 Fax: (715) 355-5295
Lobby Hours:
 Mon.-Thurs: 8:30 a.m. – 4:30 p.m.
 Fri.: 8:30 a.m. – 6:00 p.m.
Drive-up Hours:
 Mon.: 7:30 a.m. – 5:00 p.m.
 Tues., Wed., Thurs.: 8:30 a.m. – 5:00 p.m.
 Fri.: 7:30 a.m. – 6:00 p.m.
 Sat.: 9:00 a.m. – Noon

DC Everest High School Office
 6500 Alderson St.
 Weston, WI 54476
 Phone: (715) 359-8958
 Please call for hours.
Website: www.brokawcu.com
CORA Audio Response:
 (715) 359-2382
 (800) 606-5300

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FORMEMBERS ONLY

Protect Yourself

IF SOMEONE UNEXPECTEDLY CONTACTS YOU AND REQUIRES YOU TO SUBMIT PERSONAL INFORMATION, ALWAYS BE SUSPICIOUS.

Never supply personal information to someone you do not trust. If you receive a sudden message as a text asking for such information, do not supply your information without verifying authenticity. Do a quick internet search. Chances are, others have received it too and will be talking about it online. If you ever have any questions about identity theft or other security issues, please contact us at BCU. We are here to protect you.

Smishing

ANOTHER IDENTITY THEFT THREAT

Utilizing popular text message technology, known as SMS, to place the identity theft bait, Smishing – or SMiShing – is becoming a growing problem. A close cousin of phishing and vishing, where thieves use email and telephone calls, respectively, to trick individuals into providing personal information, smishing thieves use cell phones to deliver false messages that indicate an account has been compromised, requires verification or needs to be canceled. Often the message will ask for "confirmation" of information and instruct consumers to call a number or visit a website.



The messages and the sites they direct to will usually appear legitimate and authentic on the surface, with logos that match brand name financial and service providers. Once the information is provided – usually credit/debit card numbers, CVV codes (the number on the back of your credit card), ATM card PINs, SSNs and email addresses – it is then captured and utilized to steal funds, create duplicate accounts and more. These thieves are able to prey on the unsuspecting by using such urgent and serious messages. Be on the look-out for these scams and tell your friends and family to be aware of the dangers of these messages.



President's Message



Greetings Everyone,

How time has gone by. As I write this, 2009 is quickly coming to a close, and as I reflect on the past twelve months, I can't help but say a heartfelt thank you to you, our members, as well as to our volunteers and staff for your patronage and support. As you are well aware, unique economic challenges exist, but on many counts, we had a successful year. Many new members continue to join the BCU family monthly, and our loan growth has also remained high. We are able to offer some pretty nice lending rates and savings rates. That is one of the differences of a credit union. We understand that we, all members, are collectively helping one another, and we work to benefit each other.

Certainly our local area has been affected by the economic downturn, and undoubtedly some of our members are

facing circumstances that require personal fortitude and perseverance. I want to take a moment to remind you that with our professional and dedicated staff, we stand with you to assist you however we can. Please contact us if you are having a difficult time making your loan payments; honestly communicating your need helps us help you.

I'm hoping you're enjoying our newly upgraded Home Banking program. Perhaps you haven't been out there recently, but our new home banking program gives us greater flexibility, including e-statements, online check images, and mobile banking. These programs should be ready to launch by the time you receive this newsletter.

Finally, another thank you is due to our faithful supporters of the Children's Miracle Network. Staff member, Linda Schulz, has lost her heart to this cause and keeps us

working on raising funds for this worthy effort. A total of \$2,040.65 was raised in 2009! And of course, our recent Soup for Troops campaign held in conjunction with the Brokaw Post Office warmed the hearts and hands of servicemen and women abroad. 16 cartons were shipped at the credit union's expense to troops who are members, family or friends of BCU. What a great cause.

Lastly, I wish all of you a happy and prosperous New Year. While the year ahead is unknown, we have much to be grateful for. Let's keep our eyes on what treasure we truly have.

Best wishes,

Lyman Cline
President

Financing Your College Education

With the cost of higher education continuing to rise, the ability to further education beyond high school may depend upon the availability of financial assistance. BCU is conducting a community education class on just this topic! (Registration is required, along with \$3.00.) Plan to attend:

"FINANCIAL AID NIGHT"

Open To Students And Parents

Thursday, February 4, or Tuesday, February 9, 2010
6:30 to 7:45 p.m.

Room 108 at D. C. Everest Senior High

Learn about the financial aid process and Federal Family Education Loans (FFEL) available through Brokaw Credit Union.

Topics That Will Be Covered Include:

- What Is Financial Aid?
- The Different Types Of Financial Aid And Federal Student Loans
- How Financial Aid Is Awarded
- How To Apply For Financial Aid

Walk away with valuable information, websites and tools to assist you in planning and preparing for college. We will also provide attendees with information on other products and services beneficial to college-bound students, as well as the scholarships available through BCU.

Register online at <http://greenheck.dce.k12.wi.us>. Click on the button labeled "Register On-line." Or contact the credit union for a registration form.



Scholarship Season

BROKAW CREDIT UNION IS HAPPY TO ANNOUNCE ITS 2010 SCHOLARSHIP PROGRAM!

Two \$300 scholarships will be awarded to graduating high school seniors planning to continue their education at a four-year university or two-year technical trade school. Complete rules, requirements, and an application are available at www.brokawcu.com, or stop by either credit union office for details. Completed applications must be submitted to a Brokaw Credit Union office by the close of business on Thursday, March 18, 2010 for consideration by the selection committee.

To be eligible, applicants or their parents and/or legal guardians must be credit union members in good standing for six months or longer. Scholarship recipients will be chosen based on financial need, current GPA, their career plans and an essay. For complete details, go online or contact the credit union.

Budgeting Help Available

We remind you that BCU, as part of the Get Smart Wausau Coalition, offers a free financial counseling class that consists of a one, two-hour session. Get the basics of why we need to budget, the parts of a spending plan and why goals are important. The second hour you are partnered one-on-one with a trained volunteer who will go over your individual situation with you and help you establish goals and start to build a spending plan. Trained financial volunteers present the program, and you might even be partnered with a familiar BCU face.

2010 PROGRAM SCHEDULE FOR WINTER/SPRING:

- Monday, January 25
- Tuesday, February 23
- Monday, March 22
- Tuesday, April 27

All sessions are held from 6-8 p.m. at the UW-Extension, 212 River Dr., Wausau. Pre-registration is requested at least one week prior to the program to ensure enough volunteers are available. Take advantage of this individualized hands-on course!

"I'm Laid Off." Now What Do I Do?

If you have been laid off and are having problems making your BCU loan payments, we encourage you to contact one of our loan officers at the credit union. We may be able to help restructure your debt so you can make it through this difficult time. Attending one of the financial counseling courses as described above may also be a helpful resource. Please know we care and will work to assist you in facing the challenges these circumstances bring!



The Credit Union Wants YOU!

We remind you that a credit union is unique because it is directed by a volunteer board. If you, or someone you know would be willing to offer your expertise, commit to a three-year term of service, attend monthly meetings governing credit union functions, and offer vision for the future of the CU, please contact Mary at (715) 675-2319. Your name will be forwarded to the nominating committee. Eligible candidate must be a Primary member (account in your name first) for at least 90 days prior to the election at the annual meeting, and at least 18 years of age. A full description, as well as an application form, is available on our home page at www.brokawcu.com. Please respond by February 19 if you are interested.

Join The Club

2010 CHRISTMAS CLUB
ACCOUNTS AVAILABLE

Don't have an army of elves available near year-end? Then you NEED a Christmas budget! Plan ahead for your holiday spending with a 2010 Christmas Club Account. It's easy to contribute to your Club Account. Make deposits on your own, or sign up for Payroll Deduction and have deposits made from your paycheck automatically. Your Club Account funds will be available without penalty in October of 2010, just in time for holiday shopping! The sooner you start, the better! Get going!



Winter Blues?

LET US TURN THEM INTO SOME GREEN!

If you kinda overdid the gift-giving thing, and now need to consolidate, see us.

If the bleak gray skies make you long for the bright sand and surf of The Bahamas, see us.

If you love the white stuff below the bleak gray skies, but need an appropriate vehicle to enjoy its delights, see us.

We're here and ready to help you through all of the seasons of life. Rates are favorable, and terms are doable!!

Rates start as low as 4.59% APR*

*APR=Annual Percentage Rate



Annual Meeting Just Ahead

Yes indeed, BCU's 57th Annual Meeting is less than two months away. Meet us at the Rose Garden in Wausau on Thursday, March 11 at 6:00 p.m. for the annual reports, election of board members and information regarding the year ahead. A delicious dinner and BINGO will follow! Reserve your place by submitting \$7.00 for the dinner along with this reservation card. Then return them to either CU office by March 3! We look forward to this special time. See you there!

2010 BROKAW CREDIT UNION ANNUAL DINNER MEETING RESERVATION

(Return by March 3, 2010)

Number of persons attending the Thursday, March 11 Dinner: _____

Please note: The adult ticket price is \$7; tickets are \$3 each for youth 17 and under

Total enclosed: \$ _____

Name(s) Attending: _____

Address: _____

City: _____ State: _____ Zip: _____

Account Number: _____

Reservations may be delivered in person to either credit union office or mailed to:
Brokaw Credit Union • P.O. Box 199 • Weston, WI 54476