

# Brokaw Credit Union

FALL 2018

We're Big on Being Small

# FORMEMBERSONLY

## Message From Mary

Each year, on the third Thursday of October, we join with the 68,000 other credit unions serving 231 million members around the world in celebrating International Credit Union Day. When the idea of a credit union was first proposed over 100 years ago, the purpose was to create a democratically run, not-for-profit financial cooperative with a goal to ensure the financial wellbeing of all its members. That ideal remains strong today.

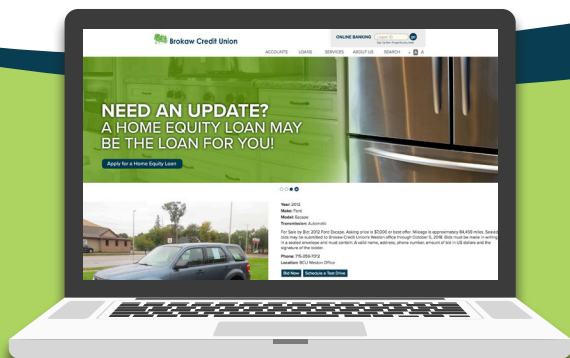
Credit unions are special, and members have distinct advantages. Like I mentioned above, credit unions are cooperatives, which means they are owned and operated by their members, as opposed to being owned by stockholders like a bank. When you made your initial deposit into your BCU savings account, you became a member-owner and now have a say in our decisions. You have the opportunity to exercise this right every year during our Board of Directors election and are invited to voice your opinions to your Board or any BCU employee anytime.

Also, because credit unions are not-for-profit institutions with a goal to benefit members, we offer strong rates on deposits, lower

rates on loans, and fewer fees. Credit unions work to be more flexible, community minded and service oriented than other financial institutions. We exist to serve you, and your success is our success.

Credit unions have a solid past and a promising future. This applies to YOUR credit union, as well! The future is looking bright at BCU, and we are always exploring new or enhanced products or services that will benefit our members. I invite you all to embrace the cooperative spirit of credit unions and let us know how we can better serve you. If there are needs we are not meeting or products or processes you would like us to look at closer, please let us know.

It is our pleasure to serve you, and we look forward to celebrating with you on October 18!



Have you visited the redesigned  
**[www.brokawcu.com](http://www.brokawcu.com)** yet?

Learn about BCU products and services,  
apply online, connect to online banking, and more!



**FIND YOUR**  
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ICU DAY

Join us for refreshments on  
**THURSDAY, OCTOBER 18**  
as we celebrate International Credit Union Day  
and the many benefits of membership!

## If you can dream it, a home equity loan can help make it happen!

Are you a homeowner? Then you may be able to unlock incredible potential with a home equity loan or line of credit. As your home's equity is the difference between the value of your home and the principal balances of all mortgage loans, you may have thousands – or tens of thousands – of dollars of equity just waiting to be used!

### So, what have you been dreaming about?

- An updated kitchen with granite countertops and updated appliances
- An extra bathroom to accommodate your growing family
- A tropical vacation during the upcoming winter months

Or, maybe right now, it's more about needs than wants.

### Home equity loans can also be used for

- Debt consolidation
- Medical costs
- Tuition

Home equity loans and lines of credit have lower rates than personal loans, potential tax deductibility (consult your tax advisor), and fixed rate loan and adjustable rate line of credit options.

Ready to see how easy it is to access the equity in your home? Contact our loan experts at 715-359-7012 or [loans@brokawcu.com](mailto:loans@brokawcu.com).



## Congratulations, Denise!

Congratulations to Denise Hable who recently celebrated 30 years with BCU! Denise started her career in 1974 working as a part-time teller in a small hometown bank. After the birth of her second child in 1983 she took a few years off from the financial industry to raise her children, but when her husband decided to go into dairy farming full time, Denise started working at Brokaw Credit Union on August 15, 1988. Denise recalls being totally fascinated with the credit union philosophy of "people helping people".

Denise states that she has seen a lot of changes in her career in the financial industry. Regulation and compliance has become more cumbersome, but she believes the credit union movement is still vital and important to consumers/members. Denise attributes her longevity with BCU to having a great management team and outstanding co-workers. At BCU, she has worked as a teller, head teller, member service representative, and currently serves as an accounting and compliance assistant, and oversees the debit and credit card programs. We are fortunate to have Denise here at BCU!



## Top 5 Most Profitable Home Improvements

There are many improvements you can make to your home, but not all of them off a strong return on your investment. Here are the most profitable home improvements for 2018, according to The Motley Fool:

- **Garage door replacement (upscale)**
- **Manufactured stone veneer (midrange)**
- **Deck addition – wood (midrange)**
- **Minor kitchen remodel (midrange)**
- **Siding replacement (midrange)**

***You've worked, you've saved, and now it's time to reap the benefits!***

## **Access Your Christmas Club Cash Starting October 1**

If you planned ahead and started (or continued) a Christmas Club account, you made a wise decision! You will now be able to approach the holiday season with confidence, options and cash in hand.

Throughout October, your Christmas Club account is available for payout without penalty. You can request a withdrawal over the phone or in person, or you can transfer your funds into your checking account using online or mobile banking. You have the option of withdrawing all or just a portion of your funds, and what isn't taken will remain to accumulate for next year. (Remember to act in October, though, as the penalty for withdrawal will go back into effect on November 1.)

Haven't started a Christmas Club yet? If you deposit just a little each payday, you'll be surprised at how quickly your holiday cash will grow\*:

\$5 per payday = \$130  
\$10 per payday = \$260  
\$25 per payday = \$650  
\$50 per payday = \$1,300

Call us or stop by a branch to set up your account today!

*\*Based on biweekly payments for one year.*



## **Holiday Hours**

**Brokaw Credit Union will be closed on the following days so our employees can celebrate the holidays with family and friends.**

**November 22** - Thanksgiving Day  
**December 24** - Christmas Eve Day  
**December 25** - Christmas Day  
**December 31** - New Year's Eve Day  
(Open but closing early at 4:00 p.m.)  
**January 1** - New Year's Day

Remember that you can always access your accounts, make transfers and pay bills 24 hours a day, 7 days a week with online and mobile banking, and you can obtain cash at an ATM.

## **Winter Greens 2018: A Sweet Christmas**

*...And wild and sweet the words repeat  
Of peace on earth, good will to men.*

You are cordially invited to BCU's annual Winter Greens open house, December 6 and 7, when we will again take time to celebrate "the most wonderful time of the year!" This year's theme is A Sweet Christmas. Enjoy our beautiful, staff-designed decorations, and taste our homemade treats from our special recipes. Enter to win gift baskets, winter "greens", and more! Relax and listen to area musicians performing live music in our lobby: Violins, guitars and keyboards will entertain you. And be sure to be here on Friday at noon when a very special guest vocalist, Joe Schmitz, makes his annual appearance to lead us in caroling. Taste, listen, relax and enjoy! Be enchanted during this most festive holiday season.

(And don't forget that our special Winter Greens celebration is joined by our Winter Greens personal loan offer...a great way to get extra cash for the holidays!)



## **Top Toys of Christmas**

It's hard to predict what will be the hottest toy this holiday season – although Pomsies Plush, Hatchimals Mystery, and the Don't Step in it Game have a lot of buzz – but here's a look back at the most popular toy during Christmas's past:

1960: Chatty Cathy

1965: Operation

1970: Lite-Brite

1975: Pet Rock

1980: Rubik's Cube

1985: Nintendo

1990: Teenage Mutant Ninja Turtles

1995: Beanie Babie



## Brokaw Credit Union

### Brokaw Office

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### Weston Office

2006 Schofield Ave  
P.O. Box 199  
Weston, WI 54476

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\* Introductory Rate is 0% APR for the first 6 months and is good on purchases, balance transfers and cash advances; must apply by 10/31/18 to obtain. \*\* Regular rate is variable, and is accurate as of 9/19/18. Foreign transactions assess a 2% fee in U.S. dollars.

## 715.359.7012



**Brokaw Credit Union**  
[www.brokawcu.com](http://www.brokawcu.com)

