

Brokaw Credit Union

WINTER 2018

We're Big on Being Small

FORMEMBERSONLY

Message From Mary

Warm winter wishes from all of us at BCU! We hope you had a wonderful holiday season and are enjoying the start of 2018.

We at your credit union begin every year with a reflection on the past and a look ahead to what's new to come. We think about the 379 new members we welcomed into our BCU family in 2017 and look forward to meeting their financial needs. Our hearts are full as we recall the money we've raised for Children's Miracle Network (learn more on the next page!) and the Out of Darkness Suicide Prevention Walk as well as the times we spent celebrating with our members at our Annual Meeting (page 3!), brat fries, Moola party and Winter Greens celebration. And because we're always looking at better ways to serve you, we were happy to introduce our "new and improved" credit cards last year, complete with low rates, rewards, tracking and alerts.

So what's on the horizon for 2018? A lot! We're looking forward to introducing new promotions and events, but the biggest change we're getting ready for is the debut of our new website. With more and more members accessing information and their accounts online, we know it's important to have a website that's informative, intuitive,

efficient and pleasing to the eye. We also want our members to have the same "Wow! That was easy!" feeling they have when they work with us in person or over the phone.

While we don't have an exact date yet, we're hoping to introduce our updated "online branch" by spring. As we've been designing the new look and functionality, we've been committed to making sure it's not only easier to use but offers more enhancements such as online membership, savings and loan applications, and calculators designed to make decision making easier. (To those of you who use online banking and bill pay, rest assured that you'll continue to enjoy the same experience you're currently familiar with.)

We're excited about what we have in store, and trust 2018 will be another great year for BCU. No doubt life's challenges will present themselves too, but we'll take them on together! We're glad you're a part of the BCU family!



BE REWARDED with our VISA Platinum Credit Card

10.15%
APR
VARIABLE RATE*

*ACCURATE AS OF 2/01/18. FOREIGN TRANSACTIONS ASSESS A 2% FEE IN U.S. DOLLARS.

CALL US
TODAY!

715.359.7012



Brokaw Credit Union
www.brokawcu.com

IMPORTANT

Avoid Delayed Tax Returns

Ensure Your Account Information is Correct

If you choose to have your tax return directly deposited into your credit union account, please make sure to provide your correctly formatted account number to your tax preparer or indicate it on your tax forms. **If you indicate the wrong account number, your tax return may be returned to the IRS.**

To deposit your refund into your savings account:

Use your member number

To deposit your refund into your checking account:

Use the 10-digit number that is after the " | : " symbol at the bottom of your checks.

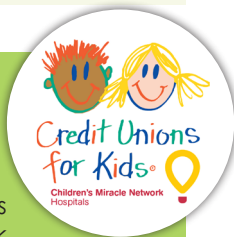
Brokaw Credit Union's Routing Number is 275977159.

BCU Raised \$3,100 for Children's Miracle Network in 2017

Thanks to the generosity of our incredible members and the support of our staff, we were thrilled to kick off the new year by sending a check for \$3,100 to Children's Miracle Network!

Funds raised through our brat fries, candy bar sales, our Annual Meeting raffle, and Share-A-Bear promotion stay local and are used where they are needed most – such as funding critical treatments and health care services, pediatric medical equipment and charitable care to kids in need. CMN also supports the Child Life program at hospitals (such as Marshfield Children's Hospital) to reduce children's (and parent's) stress, increase understanding, offer opportunities for play, and provide much-needed support.

BCU's CMN champion, Linda, has set a goal for BCU to raise \$50,000 before she retires. We are now at \$48,351.93, just \$1,648.07 away from her goal – wow! Together, we can help Linda get to her goal and help kids in Central Wisconsin!



Scams! They're All Around Us

What To Watch Out For

Beware! That's BCU's advice when confronted with communications that seem too good to be true, or are urgent and require the immediate release of personal information. Pay attention! Here are some of the scenarios BCU staff have helped members work through:

- The online girlfriend/boyfriend that needs money to travel here to see you because he or she is stuck out of the country or elsewhere and needs funds.
- The online girlfriend/boyfriend that wins your confidence, and then directs you to do very specific things to help him or her out – i.e., buy money grams, gift cards or specific merchandise from area retailers, and then ship it out to non-local addresses.
- The "grandchild" down south who got into trouble and is asking grandma to send money to help out rather than having to tell mom and dad.
- Notice of lottery winnings from a foreign country.
- Letter notifying you of an inheritance you knew nothing about.
- Phone calls from the IRS offering you the option to cut your IRS tax debt if you agree to pay half the debt via credit card today.

If you are ever in a situation that you are uncertain about, whether being asked to provide personally identifying information (including account or credit card numbers); whether big winnings are waiting for you when you deposit the first check and send back the taxes due; or if your new online friend is asking for gift cards and more, please share this information with us, and we may be able to help prevent personal loss.

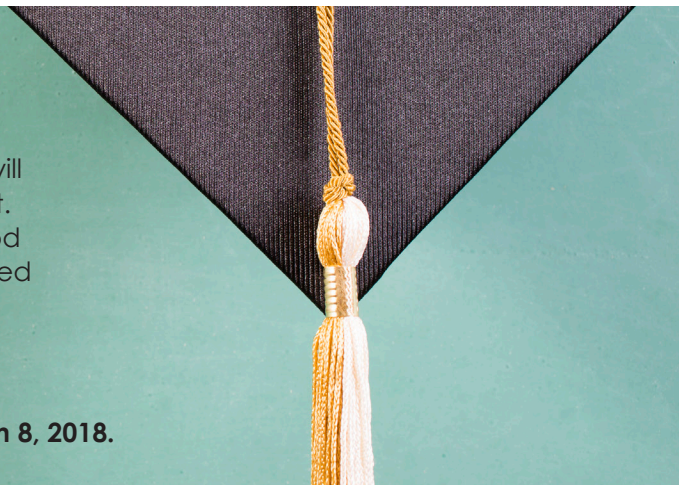
High School Seniors:

Apply for BCU's \$500 Scholarship!

It's scholarship season, and once again, Brokaw Credit Union will be pleased to award a \$500 scholarship to a deserving student. To be eligible, applicants must be credit union members in good standing for at least 6 months. The recipient will be chosen based on financial need, current GPA, career plans and an essay.

Applications, rules and requirements are available at Brokaw Credit Union branches and online at brokawcu.com.

Completed applications must be submitted by Thursday, March 8, 2018.



Boost Your Savings with Share Certificate Laddering

With interest rates so low, getting the most out of your savings can be a challenge. So how do you earn money from your savings without tying it up for years? Enter the magic of Share Certificate laddering.

What's a Share Certificate?

Share Certificates, also known as Certificates of Deposit or CDs, are like a savings account where you can't withdraw the money for a certain period of time. In return for agreeing to keep your money in a certificate for a longer period of time, your financial institution pays you a higher rate of return.

What is Share Certificate laddering?

Laddering your Share Certificates is a simple concept: Divide the amount of money you have to save among certificates that mature at different intervals. As each certificate matures you can turn it over into a longer maturity certificate. In time, all your certificates will be earning a higher yield with a longer maturity. Because you have a certificate maturing regularly, you can always cash it in if you need the money.

Depending on your financial goals you can ladder any way you want. For help starting your Share Certificate laddering, contact BCU.

Mark Your Calendars for March 13 Brokaw Credit Union's 66th Annual Meeting

Brokaw Credit Union's Board of Directors and staff invite you to our 66th Annual Meeting.

Date: Tuesday, March 13, 2018

Time: 6:00 p.m. meeting, Dinner to follow

Location: Great Dane, 2305 Sherman St., Wausau

Cost: \$10 for adults; \$6 for children



We are looking forward to another night of fellowship and fun at our Annual Meeting! Returning to the Great Dane (where we were assured the room will be warmed up in advance!), we'll start the evening with Board and staff presentations and the election of board members. Then mingle with your fellow members and enjoy a delicious, buffet dinner of prime rib and roasted chicken. You know something fun always follows dinner, so get your reservation in no later than **March 6**. Please respond on or before that date as we will not be able to take latter reservations unless there are cancellations. Please note: a host stand at the door will show elevator access (or ask a hostess), and the lower level parking area has direct access to the banquet room foyer.

Board Members Needed

Being a Board member is an excellent opportunity to be closely involved in helping to steer the overall growth and progress of your credit union. We are looking to fill two board positions with each asked to attend and participate in monthly meetings. To be considered, candidates must be at least 18 years of age, have been a BCU member for at least 90 days, be a member in good standing, and be committed to the success of Brokaw Credit Union. If you would like to have your name submitted to our Nominations Committee or if you would like to know more about the Board member position and responsibilities, please call Mary Zillman, Brokaw Credit Union President, at 715-359-7012. We look forward to hearing from you.

2018 Brokaw Credit Union Annual Meeting Dinner Reservation

Number of persons attending the dinner: _____ Phone Number _____

Total enclosed: _____ (The adult ticket price is \$10.00, and tickets are \$6.00 for youth 17 and younger.)

Name _____

Member Number _____

Reservations may be made in person at either credit union branch, by calling Sheng at our Weston branch at 715-359-7012, or via mail at Brokaw Credit Union, PO Box 199, Weston, WI 54476. **RESERVATIONS DUE MARCH 6.**



Brokaw Credit Union

Brokaw Office

300 Everest Ave
P.O. Box 151
Brokaw, WI 54417

Weston Office

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

NCUA

PRSRT STD
U.S. Postage
PAID
UMS

NO PAYMENT 90 DAYS with a LOW-INTEREST AUTO LOAN


Rates
start at

2.09%

APR

NEW, USED or REFINANCED

SEE HOW MUCH YOU CAN SAVE! | **715.359.7012**


Brokaw Credit Union
www.brokawcu.com

*First payment due date may be extended up to 90 days. Interest will accrue from date of loan disbursement and becomes due once payments begin. Monthly premiums for debt protection purchased are added to the loan during the deferred payment term. New money only. Membership and credit eligibility required. Limited time offer.

Hosted by Brokaw Credit Union Presented by FMS Financial Services, Inc.

"Smart Solutions That Can Protect Your IRA / 401K Plans"

Learn About The Following Critical Topics

- Gain Control of Your Hard-Earned Retirement Money
- Learn How to Rollover Your 401K, 403b, 457, or Retirement Plan
- Review of 401K / IRA Distributions
- Overview of General Conservative Savings & Investing

Securities offered through Packerland Brokerage Services, Inc., and unaffiliated entity. Member FINRA & SIPC. Nonbank / credit union products and securities are not insured by the FDIC/NCUA or any other federal government agency, and are not a deposit of, obligation of, or guaranteed by Brokaw Credit Union or FMS Financial Services located at Brokaw Credit Union. Investments are subject to investment risk, including possible loss of principal amount invested.

**Thursday, February 22, 2018
5:30 PM to 6:30 PM**

Refreshments will be served
Call to reserve your spot • **715-359-7012**
Seating is limited

Brokaw Credit Union - Weston Branch
2006 Schofield Ave. • Weston, WI 54476

