

Brokaw Credit Union

FALL 2016

We're Big on Being Small

FORMEMBERSONLY

Message From Mary

Each year, we celebrate the arrival of fall and welcome the colorful days, cooler nights and that unmistakable feeling that change is in the air.

But it's also time to celebrate something that doesn't change – the people-first philosophy of credit unions.

Since 1948, on the third Thursday of every October (known as International Credit Union Day), credit unions have celebrated the principles that make credit unions the best financial partners of people all over the world. "The Authentic Difference," this year's ICU Day theme, zeroes in on what makes credit unions different from banks, fintech startups and other financial institutions—our principles.

We think principles like people before profit, social responsibility, and financial education improve the lives of our members, their families and our

community. And we believe that service to our members, democratic control, and non-discrimination are cornerstones we all can be proud of.

If you're near the Weston or Brokaw branches on Thursday, October 20, we invite you to stop in and enjoy refreshments and visit with fellow members and employees as we come together to celebrate the credit union difference.

Congratulations on being a member of a forward-thinking, caring, responsible and committed organization. Congratulations on being a member of Brokaw Credit Union!



**HAUNTED BY HIGH RATE
CREDIT CARDS?**



**OUR CREDIT CARD RATES ARE SO SPOOKTACULAR
YOU'LL NEVER BE AFRAID TO CHARGE AGAIN**

Visa
Platinum
9.15% APR*

No balance transfer fees!

*Current Annual Percentage Rate; rate is variable.



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 fair market 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

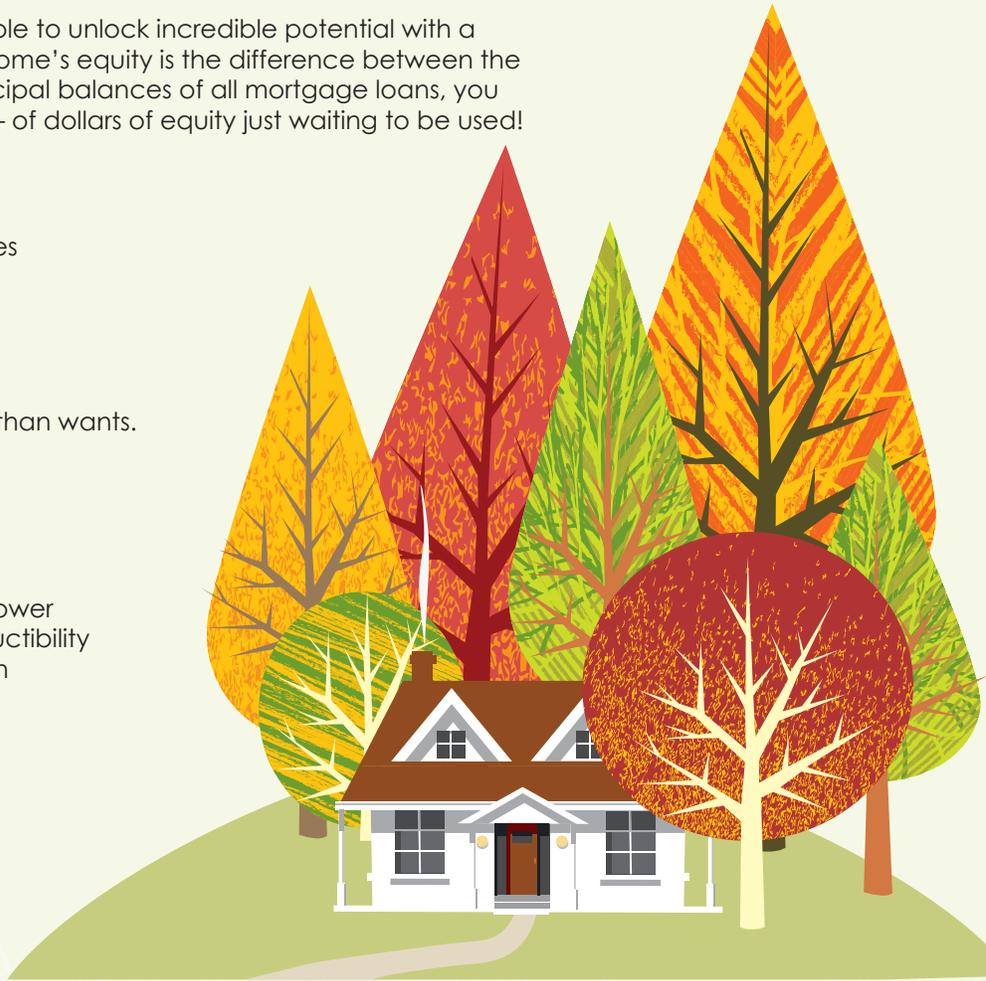
Or, maybe right now, it's more about needs than wants. Home equity loans can also be used for

- 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
mortgage@brokawcu.com**



Join us for refreshments on **Thursday, October 20** as we celebrate International Credit Union Day and the many benefits of membership!

Welcome Logan!

Brokaw CU is proud to introduce Logan Wehmeyer, our 2016-17 DCE Senior High apprentice. Logan is a senior actively taking classes in marketing, accounting and finance, and he is a member of the DECA Club and the Future Business Leaders of America. For fun he dances competitively and participates in Everest drama productions.

BCU is proud to have Logan as part of our team as we serve the students at DCE. Our goal is three-fold. First, to provide a safe, hands-on environment and support the educational theories students receive in the classroom. Second, to promote a strong savings habit to those who stand to benefit most due to their young age. Third, to invest in the life of a student intern who is paid to run the branch office.

The DCE Branch is open from 11:00 a.m. – 1:00 p.m. daily and students can open a savings account (or a checking with an adult, if a minor); make deposits, cash a check, withdraw cash, or utilize the ATM.



(Photo: Logan Wehmeyer, DCE Senior High apprentice)

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.*

Winter Greens 2016

"Sleigh bells ring, are you listening, In the lane, snow is glistening..."

Well, maybe not just yet, but we're planning ahead!

The ever-creative staff of BCU is once again preparing to treat you to our homegrown Christmas celebration. When you stop by the Weston or Brokaw branches on December 8-9, you'll enjoy our beautiful decorations, delectable treats made by staff, and live music in our lobby – performed by staff and area artists. Harps, violins and vocalists enchant us during this most wonderful time of the year. Dips, crackers, cookies, meatballs all make the listening that much more enjoyable!

You're invited to take some time to relax during this hectic holiday season. Sit in our lobby and soak in the spirit of the holiday.

We welcome time together!



Holiday Hours

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

November 24
(Thanksgiving)

December 24
(Christmas Eve)

December 26
(Christmas Holiday)

December 31
(New Year's Eve Day)

***Weston Office Drive-up open
9 a.m. – 12 p.m.

January 2
(New Year's Holiday)

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; you can also obtain cash at an ATM.

For more information, visit www.brokawcu.com or call 715-359-7012.



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

DC Everest High School Office

6500 Alderson St.
Weston, WI 54476



PRSR STD
U.S. Postage
PAID
UMS

FALL AUTO LOAN SPECIAL

Rates start at ↘

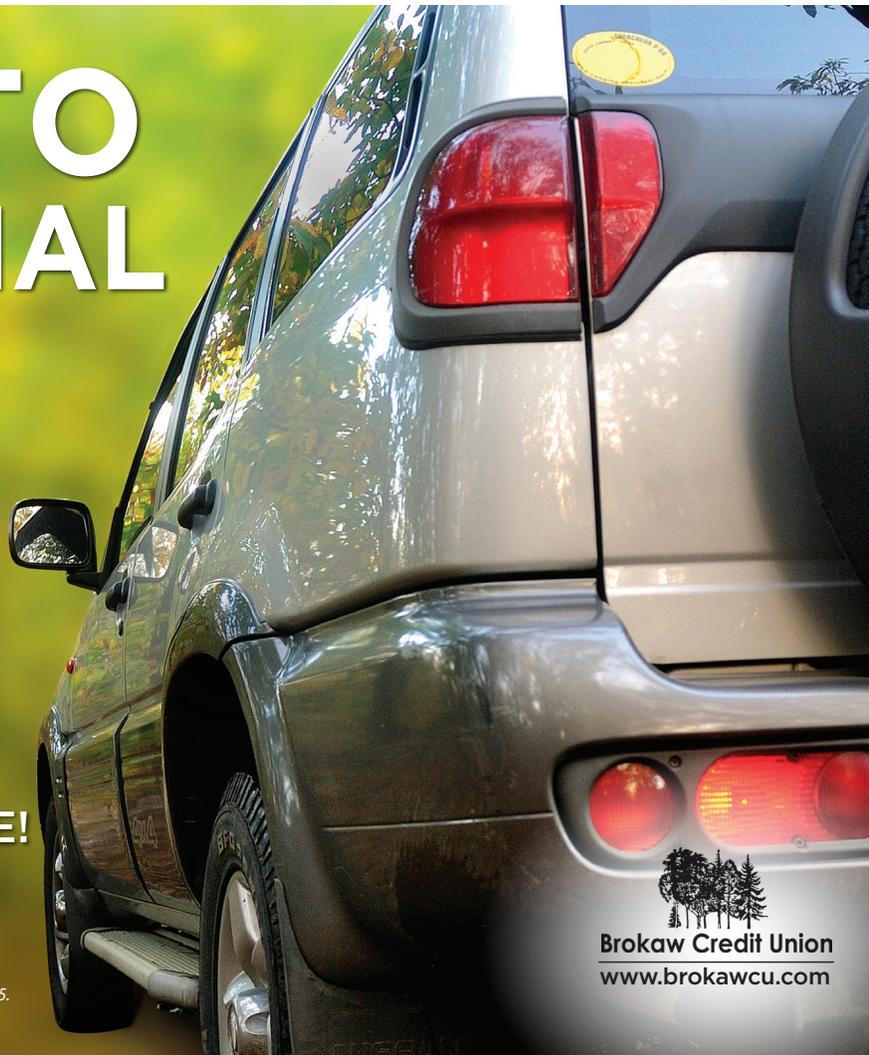
2.29% APR

***FOR 60 MONTHS**

SEE HOW MUCH YOU CAN SAVE!

715.359.7012

Rate quoted is for 60 months with qualified credit, model and mileage; payments per \$1,000 of \$17.65.
Rates subject to change at any time.



Brokaw Credit Union
www.brokawcu.com