

Brokaw Credit Union

FALL 2017

We're Big on Being Small

FORMEMBERSONLY

Message From Mary

Warm fall greetings to everyone! I send my gratitude for everyone's patience as we moved the debit (earlier this year) and now credit card portfolio to one new processor. The result is that we believe our credit card offerings are now the best in town, with our Platinum currently at a variable rate of just 9.90% APR.

AND...we are very excited about the rewards programs on our VISA Platinum and Gold credit cards! While the Platinum card earns points to enable members to choose merchandise, travel experiences, gift cards, cash credits and more in benefits, Gold cardholders continue to enjoy an automatic cash back reward, but now based on point earnings - which means more can be earned faster! In addition, we hope our cardholders are enjoying the convenience of single sign-on through online banking and a better defined card access site to track your card usage. Plus, don't forget to download and use CardValet®, the new mobile app that lets you turn your cards on and off, receive

alerts whenever your cards are used, and establish transaction controls for dollar amount limits, merchant categories, transaction types and geographic locations.

Don't have a BCU credit card but now wish you did? Just give us a call or visit our website to print off an application.

We're so happy to have provided our members with new products and conveniences this year, and we will soon be entering our annual planning and budgeting season to prioritize what we'll bring to you in 2018. If you have any suggestions regarding product enhancements, new services or conveniences you'd like to see, just let me know. Remember, you're a member/owner of Brokaw Credit Union, and I welcome your feedback!



BE REWARDED with our VISA Platinum Credit Card

0%
APR

INTRODUCTORY RATE*

9.90%
APR

REGULAR RATE**



* Introductory Rate is 0% APR for the first 6 months and is good on purchases, balance transfers and cash advances; must apply by 12/31/17 to obtain. ** Regular rate is variable, and is accurate as of 9/25/17. Foreign transactions assess a 2% fee in U.S. dollars.

715.359.7012


Brokaw Credit Union
www.brokawcu.com

Be Prepared for Tax Season

Yes, it's a few months away, but each year we hear from members who experience a delay in getting their tax refund because of incorrect account numbers, and we want to help!

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.

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.

Please note: Due to the amount of incorrectly formatted ACH and Preauthorized Draft items requiring manual intervention, in February 2018, BCU will begin assessing a \$5 fee for any item requiring such intervention. In the interim, BCU will work to notify members of incorrect items attempting to post in order to allow members time to obtain a correction and avoid future fees. Please contact our ACH/Share Draft department with any questions.

Just a Few of the Additional Services Provided by BCU!

Auto Pricing: Purchasing or selling a used car or truck? Stop in or call us for prices to assure yourself that you are within the proper price range.

Travel Money Card: For travelers who would wisely like to leave their account numbers at home, you can purchase a prepaid VISA TravelMoney Card. The card offers ATM and PIN access, is reloadable up to four times and can be used worldwide at ATMs and stores that accept VISA. The TravelMoney Card is safe, secure and can be canceled if lost or stolen, reducing the chance of identity theft. Purchase price is \$7.95.

Free Notary Service: Ask for one of our notaries at either office location when in need of notary service.

Please note:

- A valid photo ID is required, such as: driver's license, passport, or alien ID card.
- Documents must be signed in the presence of the notary.
- Documents must be complete with no blanks or incomplete sentences.



BCU Supports "Out of Darkness" Suicide Prevention Walk

This summer and fall, we were proud to help raise money for the annual "Out of Darkness" Suicide Prevention Walk. Funds raised for this cause were donated to the American Foundation for Suicide Prevention (AFSP) to invest in new research, create educational programs, advocate for public policy, and support survivors of suicide.

Thanks to our members' tremendous generosity at our brat fries and through our raffle, we were able to donate \$1,024.45 to this worthwhile cause.

Thank you for joining with us to help make our community a happier, healthier and safer place.

VISA Account Updater/ Opt Out Notice

VISA Account Updater (VAU) is an account updating service in which your BCU VISA debit and credit cards are automatically enrolled. When your card(s) expire, are lost or stolen and new cards are issued, the VAU service makes available your updated card number and expiration date to merchants who participate in VAU and with whom you have requested a recurring payment or payments. Because not all merchants participate in the VAU service, you may still need to notify each merchant when your card number or expiration date changes in order to permit recurring payments to continue.

This service is provided as a free benefit to you to help facilitate uninterrupted processing of your recurring payments. If you wish to opt-out either your BCU debit or credit card from the VAU service, please request so, in writing to: Brokaw Credit Union, PO Box 199, Weston, WI 54476.

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

Access Your Christmas Club Cash Starting October 2

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 23 (Thanksgiving)
December 25 (Christmas)
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; you can also obtain cash at an ATM.

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



Winter Greens 2017: Christmas at the Cabin

"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 7-8, 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.



Precious Metals

The Perfect Gift for the Hard-to-Buy-For Person on Your List

View our beautiful lobby displays of commemorative coins, collectibles, proof sets, and much more. These coins and medallions make wonderful gifts for family and friends!



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



PRSR STD
U.S. Postage
PAID
UMS

FALL AUTO LOAN SPECIAL

Rates start at

1.89%
APR



Brokaw Credit Union

715.359.7012
www.brokawcu.com

SEE HOW MUCH YOU CAN SAVE!

Rate quoted is for 24 months with qualified credit, model and mileage; payments of \$42.49 per \$1,000 borrowed. Rate subject to change at any time. New money only.