

Brokaw Credit Union

We're Big on Being Small

WINTER 2016

FORMEMBERSONLY

Message From Mary

The start of a new year is always an exciting time here at Brokaw Credit Union, and as we usher in 2016, we find ourselves full of anticipation for the year ahead.

So what can you expect from your credit union in 2016?

As you come in from the cold, you can expect to be treated to a warm welcome, outstanding service, and the confidence in knowing that you are a member of a credit union that makes you feel comfortable and at home.

When you come to us for a loan to make a new home or auto purchase possible, you can expect to be treated with respect, get a fair deal and benefit from a solution that is designed for your specific need.

When you call Brokaw Credit Union, you can expect that your call will be answered by a real person, not a machine, and that the person answering your call is dedicated to finding you the right person to work with, right away.

When you are considering how you want to access your money, you can expect us to provide you with a variety of options including online and mobile banking, convenient branches, phone service and a fee-free ATM – and we will look forward to serving you, no matter which method you choose.

And we expect you to be continuously surprised by the wide range of services (including mortgages and financial planning) that come from a credit union always committed to providing you with that “small credit union feeling” – one of warmth, welcome and personality.

This is our promise to you.
And we can't wait to deliver on it in 2016!



If You Haven't Refinanced Your Mortgage Yet, Now's the Time

With our **Right Now Refi** mortgage program you can

**Enjoy Lower Monthly Payments
AND Pay Off Your Loan Faster**

Rates are historically low, but they won't stay this way much longer. Contact Brokaw CU's mortgage experts at 715-359-7012 and give your budget a little wiggle room with a low-cost mortgage refinance.



How You Can Benefit from a Free Consultation with FMS Financial Services

Have you been thinking about working with a financial planner but aren't sure if that's the right decision for you? Have you shied away from making that first important call because you thought you had too much debt, too few investments or too much time before retirement?

Whatever's been holding you back, make 2016 the year you take a step forward and contact Ben Pffner, Retirement Planning, Insurance and Savings Specialist with FMS Financial Services located at Brokaw Credit Union. Ben is committed to serving Brokaw Credit Union members with friendly, personal service and a free, no-obligation consultation so you can have all of the facts to make the best financial decision for you and your family.



Ben is ready to work with you to

- Make saving and investing simple and understandable
- Show you the advantages of an IRA or 401(k) rollover
- Help you plan for retirement, investing, education, legacy, income and asset protection

Visit your Brokaw Credit Union branch or contact Ben today at 715-359-7012.

Non-Bank products and securities are not insured by the FDIC or any other federal government agency, and are not a deposit of, or obligation of, or guaranteed by Brokaw Credit Union or FMS Financial Services, Inc. located at Brokaw Credit Union. Investments are subject to investment risk, including possible loss of principal amount invested.

Recipe Corner

Cranberry Meatball Sauce

*A BCU Staff and Winter Greens
Holiday Celebration Favorite*

Ingredients

- 1 cup whole cranberry sauce
- 1 cup barbecue sauce
- 1 teaspoon ground mustard

Cooked meatballs
(homemade or prepackaged)

Directions

In a large saucepan, combine cranberry sauce, barbecue sauce, and ground mustard. Cook, stirring frequently until the cranberry sauce is melted. Add cooked meatballs, stir and simmer (or put in crockpot on low) until meatballs are warmed through.

Enjoy!

Who Wants an Extra \$500 for College?

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 10, 2016.



Brokaw Credit Union's Annual Meeting is March 15

Brokaw Credit Union's Board of Directors and staff invite you to our 64th Annual Meeting.

- Date:** Tuesday, March 15
Time: 6:00 p.m. Meeting with Dinner to Follow
Location: Schofield City Hall, 200 Park Street, Schofield, WI
Dinner Cost: \$8.00

The evening will feature presentations by Board members and credit union management as well as an opportunity to vote for three new Board members. Then, we invite you to mingle with your fellow members and enjoy a delicious dinner of chicken and ham, mashed potatoes, vegetables and dessert.

Why Attend the Annual Meeting?

Credit unions are unique. Every decision your credit union makes is with you in mind, and you have a voice in how your credit union is run. When you attend the Annual Meeting, you'll hear about the progress of your credit union and its plans for the future. Exercise your voice, if you choose, by asking questions or sharing your opinion or hopes for the future.

Plus, attending the Annual Meeting is a chance to celebrate the credit union difference and feel the pride in knowing that you're part of an organization committed to serving you, your family and your community.

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 3-year positions and one 1-year position, and each Board member will be 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.

2016 Brokaw Credit Union Annual Meeting Dinner Reservation

Number of persons attending the dinner: _____

Total enclosed: _____

(The adult ticket price is \$8.00, and tickets are \$4.00 for youth 17 and younger.)

Name(s) of Persons Attending: _____

Address _____

City _____ State _____ Zip _____

Account Number _____

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



PRSR STD
U.S. Postage
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Brokaw Office
300 Everest Ave
P.O. Box 151

Weston Office
2006 Schofield Ave
P.O. Box 199

DC Everest High School Office
6500 Alderson St.
Weston, WI 54476

FREE Home Buyer's Seminar
Thursday, February 25
Weston Branch
6:00 p.m.
Reserve your spot
by calling 715-359-7012

Sign Up for eStatements During Presidents' Month, and We'll Give You a Lincoln!*

eStatements are:

Faster

Greener

Safer

More Economical

Easily Accessible



What are you waiting for? Sign up for eStatements through online banking before February is history!

\$5 will be deposited into primary member's savings account on or about March 7, 2016 after signing up for eStatements between February 1-29, 2016. Offer is limited to a maximum of \$5 per member account. Members who have unenrolled in eStatements in the last 30 days are not eligible for this bonus.

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 double check the number you provide to your tax preparer or indicate 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.