

Brokaw Credit Union

SUMMER 2016

We're Big on Being Small

FORMEMBERSONLY

Message From Mary

What made you decide to become a member of Brokaw Credit Union? Perhaps it was our convenient branch locations or our commitment to individualized service. Maybe you saw a low loan rate and joined so you could have an affordable way to finance a new purchase. Or maybe you joined because someone you trust told you how much they liked BCU and thought you might like being a member, too.

If your reason was the latter, now you have the chance to do the same for someone else. For a limited time, we will give you \$50 for every friend or family member you refer to BCU who opens a Freedom Checking Account, and they will get \$50, too!* And if you don't have a

convenient BCU Freedom Checking Account yet, just bring in the coupon below listing this newsletter in the "referred by" section, and we'll give YOU \$50 when you open your new account and start a direct deposit or recurring automatic withdrawal.

The more you do with BCU, the more we can do for you. It is our pleasure to continue serving you with exceptional products and services, and we look forward to doing the same for your friends and family.



\$50

CHECKING REFERRAL COUPON
\$50 for You \$50 for a Friend!

\$50

NEW MEMBER NAME _____

REFERRED BY: _____

** Each person listed above will have \$50 deposited into his or her BCU checking account when (1) the qualifying applicant opens a Freedom Checking Account with BCU, and (2) he/she sets up a direct deposit or a recurring withdrawal from the new checking account.*

Offer expires 8/31/2016. Coupon must be presented to receive the \$50 bonus. \$50 deposit will be made 60 days after the first direct deposit or recurring withdrawal is transacted, and is reportable as interest earned on the account. A savings account with a \$5 deposit is required for BCU membership.

Congratulations to Karl Bauman

The 2016 Recipient of the Brokaw Credit Union Scholarship

Each year, Brokaw Credit Union is pleased to award a \$500 scholarship to a deserving student. Karl Bauman, a DC Everest Senior High graduate who plans to attend UW-Eau Claire in the fall, has been chosen as this year's BCU Scholarship recipient. According to Linda Schultz who made the award presentation, "While we were impressed by all of our scholarship applicants, Karl stood out because of his down-to-earth nature and experiences in learning to manage money. Karl took the initiative to take courses designed to teach him how finances work, as he knew this would be an important part of his future." Little did he know how quickly that future would arrive.



Earlier this year, Karl was recommended to be part of the German American Partnership Program allowing him to travel to Germany for 3 weeks this summer, provided he could come up with the money. This was a daunting task to a minimum wage, full-time high school student whose parents said he'd need to handle the expenses on his own. It forced him to really look at his expenses, income and how he was balancing them. He learned to put away money each week to meet installment goals, and is now ready to pack for this wonderful opportunity. Karl says, "Because of my teacher allowing me to part of this once-in-a-lifetime opportunity, my eyes were opened to the importance of managing my weekly income and balancing it with my expenses. I will be able to use these skills to help prepare me for the financial challenge of saving and paying for college as well as all the challenges that lie beyond."

Congratulations to Karl and all 2016 graduates!

*Do you know someone
who has graduated?*

Give the gift of membership!

Membership with Brokaw Credit Union is a gift that will last a lifetime. Whether home or away, we can provide financial convenience for your graduate through savings plans, checking accounts with mobile banking, and college credit cards.

Your graduate will need to make a lot of decisions in the upcoming months. Wouldn't it feel good to know that BCU will be behind them all the way once they start college or join the workforce?

Visit a branch or call 715-359-7012 if we can help you establish a strong financial foundation for your child or grandchild!

BCU Donates Over \$2,500 to CMN

Brokaw Credit Union was recently recognized by Children's Miracle Network (CMN) for donating \$2,505.90 to help sick and injured children in northcentral Wisconsin in 2015.

Throughout 2015, BCU raised money for CMN through the Share-A-Bear program, candy bar sales, Annual Meeting raffle, and personal donations. These donations, coupled with those from other generous donors, help improve an array of pediatric programs and services and positively impact young lives battling virtually every type of childhood illness and injury.

Thank you to our members for your continued generosity!

(Photo from left: Linda, BCU's lead teller, celebrates BCU's generosity with 2016 CMN Miracle Child, Vivian Erickson, and her mom, Jenny)



Two New Services from BCU!

TotalRestart

Auto Replacement Benefit

You may have already added GAP to your auto loan to cover up to \$1,000 of your deductible, AND to make sure your auto loan is paid off in the event of an accident like this. That was a smart choice. And now it's even a smarter choice when you add TotalRestart.

With Total Restart, up to \$4000 may be applied on your next BCU financed loan (on top of your loan being paid off by insurance and GAP!)

Here's an example of how TotalRestart works. Let's assume:

The vehicle value at time of loan: \$25,000

The vehicle value at time of loss: \$21,000

Here's what happens:

Primary Insurer pays: \$18,000 (leaving you with a \$3,000 balance)

GAP Pays: \$3,000, (the "gap" between the vehicle's value at time of loss, and the insurance payment. You break even!)

TotalRestart Applied to New Loan: \$4,000 (the difference between the vehicle value at time of purchase, less any insurance and GAP payments)

Total Available: \$25,000 (you get a new car!)

Contact us today to find out how to add TotalRestart to your loan today!

Coming Soon...

Account to Account Transfer and Popmoney

BCU will soon be launching a new bill pay system which will bring enhanced benefits including Account to Account Transfer and Popmoney.*

Popmoney

Send, request and receive money with just about anyone online or through your mobile device.

Account to Account Transfer

Transfer funds between your own accounts at different financials.

Both of these services make moving money easy, fast, and convenient. Look for more details soon!

*Eligibility Required



Save the Date!

Upcoming Brat Fries

Brokaw - Thursday, July 14

Weston - Wednesday, July 20

Bothevents: 11:00a.m.-1:30p.m.

Enjoy brats or burgers, chips, soda and cookies for just a few dollars.

The best brats in town will be grilled by Team BCU, and there will be plenty of fixin's with which to garnish them.

(Please contact us two hours in advance for large orders of 12 more brats.)

All proceeds will go support the Children's Miracle Network.



SUMMER Moola Moola Party

For kids age 3-12

Back by popular demand: Bowling at Dale's Weston Lane with pizza to follow!

Tuesday, June 28

1:00 p.m. - 2:30 p.m.

Reserve your child's spot by calling Luanne at 715-359-7012.

If your child is a BCU member but not a part of the Moola Moola Savings Club, we welcome his or her attendance to explore the benefits of the club!





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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

WE MAKE FUN AFFORDABLE

2.69% APR

FOR 72 MONTHS

Rates start at

CALL US
TODAY

715.359.7012

Qualified credit and min. loan balance required. Payment is \$15.06 per \$1000. Rates may change at any time.



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