Brokaw Credit Union We're Big on Being Small

SUMMER 2018

FORMEMBERSONLY

Message From Mary

Don't you just love when the land comes alive again? When trees unfurl their leaves into glorious shades of green, the sun is brighter, warmer and stays with us longer, and it seems like the day's possibilities are endless? Change can be magnificent!

And as you may have noticed, we at Brokaw Credit Union have undergone a pretty exciting change as well – an updated website! And in a way, when you consider the fresh look and new possibilities, it's almost like our "virtual branch" has had a change of seasons as well. It's been a long time coming (like how we felt about spring this year!), but it's been worth the wait. Now, we can provide an even better experience to you, our valued members, anytime, anywhere you access BCU

A Fresh Look: Over the past few years, you've probably noticed the communication you've been getting from BCU is fresh, clean and consistent - and now we have a website to match! We want you to enjoy your visit to our website, so we've been careful to choose pleasing colors, graphics you can relate to, and words that speak to your needs.

> Easier Navigation: No matter how you work with BCU, whether it's in person, over the phone or online, we want you to think, "Wow! That was easy!" That's what we had in mind as we developed our new website. It's easier than ever to find what you want, and often with just one click.

Calculators:

When you're thinking about taking out a loan, it's natural (and smart!) to consider how much your payment will be, how much of a loan you should take out, and when you want to pay it off. Our new loan calculators allow you to enter figures and with the click of a button find out which option works best for you. And, if you're in the market to save instead of spend, our savings calculators can help you make smart decisions as

Online Applications: This may be our favorite new feature! We know your time is valuable, and you can now apply online for membership, additional services or a loan. This new feature allows you to apply anytime it's convenient for you, and you can be assured you'll hear from us within one business

We welcome you to check out the new and improved www.brokawcu.com and let us know what you think. If you have any feedback or ideas of how to make it even better, just let me know by calling our office or emailing me at mcz@ brokawcu.com.

Have a wonderful summer!



Visit the new and improved

www.brokawcu.com

Congratulations to Evan Pilgrim

The 2018 recipient of the Brokaw Credit Union Scholarship

Evan Pilgrim, a graduating senior from Marathon High School – and Brokaw Credit Union member – has been chosen to receive BCU's \$500 scholarship this year.

Evan is an enthusiastic student who wants to build a solid foundation for his future with a college education. He is currently undecided in his major but will be attending UW-Marathon County this fall to complete his general courses and to explore opportunities of study.

Evan credits his parents for being influential in helping him gain financial footing as a young man. He states, "When I was 15, my parents bought me a 'beginner' vehicle that was in the budget for my family. I did not have a license, so the vehicle sat in the driveway. My parents told me the vehicle would be mine when I got my license and started earning an income to start paying them back. I worked hard helping my family and a local farmer, so after two years, I had enough money to pay off the loan. What I have learned is that hard work and determination have great rewards. I will never forget the feeling of accomplishment when I paid my truck off and the freedom of driving it."

In addition to helping to repay a loan, Evan has recently started learning how to use a checking account with a debit card and will soon be getting a credit card to help him establish good credit. "As I grow into adulthood, I will use these lessons and experiences to stay one step ahead of financial obstacles in the future," says Evan.

Congratulations, Evan. You have a bright future. We wish you – and all 2018 graduates – the best as you begin this new chapter in your life!



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!



FOOD & FUN

BROKAW BRANCH:

Brat Fry under the big green tent!
Thursday, July 12
11:00 a.m. - 1:30 p.m.
Enjoy a burger or brat lunch, including chips, cookies and a drink!

WESTON BRANCH:

Tailgate Party with food and games!
Friday, September 7
11:00 a.m. – 3:00 p.m.
Join us for a tailgate lunch and fun activities to kick-off the fall season!

Proceeds will be donated to the Children's Miracle Network.

MOOLA PARTY

Wednesday, July 18 1:00 p.m. – 2:30 p.m. The Clay House, 2111 Schofield Avenue, Weston

Calling all Moola Kid's Club members!
Our annual party is just around the
corner! This year, join us for an afternoon
of creative fun at The Clay House (right
across from our Weston Branch)! We
will be creating exciting artwork, and as
always, Moola will be participating! Look
for an invitation in early July, or sign up
now by calling Sheng at 715-359-7012!



Make Your Summer Vacation Shine – With Help From BCU!

Earn Travel Rewards with a BCU Visa Platinum Credit Card

BCU is excited to announce a new credit card option that's perfect for those who love to travel. Not only will you be able to make secure purchases while on vacation, but every time you use BCU's Visa Platinum card, you'll earn rewards redeemable for airfare, merchandise, cash rebates and more! Earn 1 point per \$1 purchased - and even more points through special in-store and online offers at a huge variety of retailers. Redeem your points to purchase gift cards, merchandise, travel items (i.e. cruises, airline tickets, hotels, car rentals), concert, theater or sporting event tickets – even the Green Bay Packers!

Give us a call or visit www.brokawcu.com to learn more or apply!

Discover the Perfect Vacation Destination

Want to get away this summer but don't know where to go? Stop by Brokaw Credit Union's Weston or Brokaw branch to pick up free travel magazines featuring cities from Mequon to Minocqua, Oshkosh to Madison and more!

Helpful Credit Card Tips for Money-Smart Travelers

Make sure all of your vacation surprises are fun ones by taking some financial precautions. When using your BCU credit card:

- Download the free CardValet™ mobile app that lets you turn your cards on and off, receive alerts whenever your cards are being used, and establish transaction controls for dollar amounts, merchant categories, transaction types and geographic locations.
- View your card activity regularly through online and mobile banking
- If you lose your card or suspect fraudulent activity call 1-855-895-7611 (as provided on the back of your card), or call BCU right away. (Keep this number handy should you lose the card.)
- Make sure BCU has your current phone and/or cell number in order to contact you immediately upon
 any questionable activity.

Lastly, before you travel, call BCU before you head out to ensure minimal geographical disruptions when using your card.



Did You Know ... BCU Offers Mobile Banking!

Access your account from any mobile device, on any network in the country! Signing up is as easy as 1-2-3:

- Have an active online banking sign-on for your member number
- Possess a mobile device that can send and receive text messages and/or has access to the internet
- 3 Enroll easily through your online banking page on the Self-Service tab, or download the TouchBanking app through the App Store or Google Play

UNLOCK THE POSSIBILITIES with a HOME EQUITY LINE OF CREDIT

Low closing costs!

Introductory Rate
4.75%
APR
for first 12 months

5.75%
Current Rate

APPLYING IS QUICK AND EASY! Stop by a branch or call

715.359.7012

"The Current Annual Percentage Rate (APR) is variable, with a maximum rate limit of 18%. Annual Fee of \$3.5 commences on the anniversary date. Property insurance is required. Rates shown are effective 5/25/2018, are lowest available and are based on 80% loan to value (LTV). Rates are higher for LTV up to 100%. Individual rates and terms vary based on LTV, credit history and credit score. Equal Housing Opportunity.







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