

Brokaw Credit Union

We're Big on Being Small

FORMEMBERS ONLY

Message From Mary

Welcome to the fall edition of For Members Only. And yes, that's what you are...a member/owner of your financial institution. If you believe in the concept of a locally owned, democratically controlled, financial institution, then I request you share the news with family and friends. We're always ready to take on new members! In fact, during the month of October, if you bring in a new family member or friend, we'll put in the \$5 membership deposit! Details appear later in this newsletter, but ACT SOON! Because they, as well as you, will want to take advantage of our many benefits...like this one...

We are so excited to offer our membership onsite financial planning services through FMS Financial Services, Inc. Open houses were held in early September, introducing FMS Financial Advisors Buck Kipper and Kurt Powers. Member questions were fielded, financial issues heard, and consulting appointments made. If you were unable to join us, I have good news for you. On Wednesday, October 14, FMS will be hosting seminars followed by a complimentary lunch or dinner. These seminars begin at 11:00 a.m. and 5:00 p.m. and will be held at the Great Dane Pub & Brewing Co., Wausau. RESERVATIONS ARE REQUIRED, and may be placed by calling the credit union at 715-359-7012. Learn about the services provided: the ABC's of Money

Process; Managing IRAs, 401(k)'s; Estate Planning, and more.

Before I sign off, I want to remind those of you who are in need of health insurance under the Affordable Care Act that open enrollment begins November 15, 2015, and goes through January 31, 2016. I encourage you to visit our website, and click on the "Trustage" box on the home page. Through this portal, you can explore and/or enroll in a government approved health plan, obtaining live assistance if desired. Visit www.TruStageHealth.com, or call 1-888-416-2166 to learn more.

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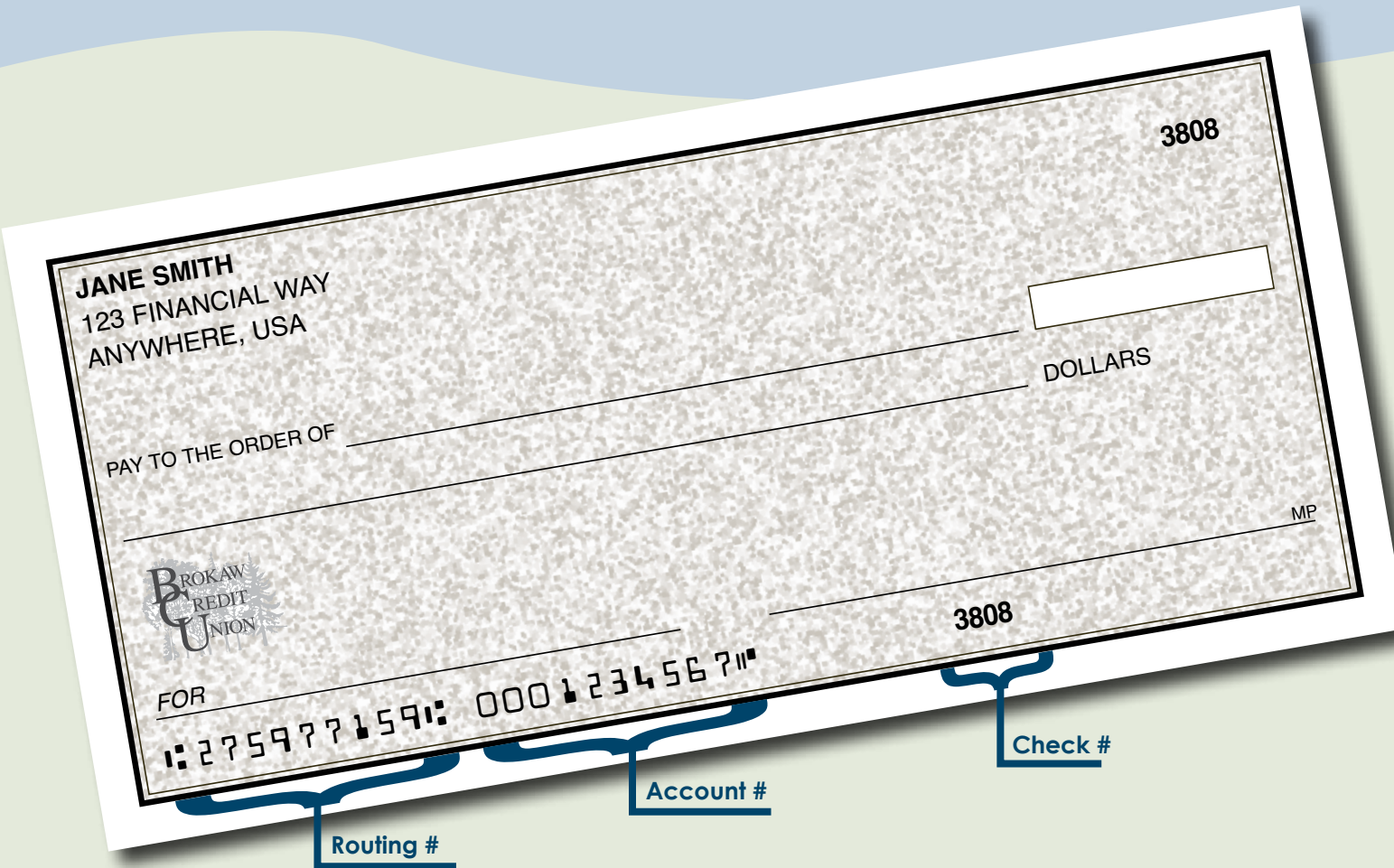


Brokaw Office
300 Everest Ave
P.O. Box 151
Brokaw, WI 54417
Phone: (715) 675-2319
Fax: (715) 675-5511
Lobby Hours:
M, T, Th 9:00-4:00
F 9:00-5:30
Drive-up Hours:
M, T, Th 8:30-4:30
Fri 8:30-5:30
Closed:
Wed, Sat

Weston Office
2006 Schofield Ave
P.O. Box 199
Weston, WI 54476
Phone: (715) 359-7012
Fax: (715) 355-5295
Lobby Hours:
M-Th 8:30-4:30
Fri 8:30-5:30
Drive-up Hours:
M 7:30-5:00
T, W, Th 8:30-5:00
Fri 7:30-5:30
Sat 9:00-12:00

DC Everest High School Office
6500 Alderson St.
Weston, WI 54476
Phone: (715) 359-8958
Website: www.brokawcu.com

CORA Audio Response
(715) 359-2382
(800) 606-5300



Heads Up When Preparing Next Year's Tax Return!

Early, But Important Information!

As you complete your income taxes next January, please double and triple check the account number you list on your tax return when choosing to have your refund directly deposited. If you have a tax preparer, check what number they have on file. Often these numbers are formatted incorrectly, are wrong, or the account has been closed since your last filing, etc. An incorrect number puts your refund in danger of being sent back to the IRS.

Three pieces of information are required to deliver your return without issue.

1. BCU's routing number: 275977159
2. Your account number
3. If the account number reflects a savings, or a checking account.

If the refund is to go to your savings account, write in your member number. This is most often a 4, 5 or 7 digit number. No zeroes need to precede or follow the number.

If the refund is to a checking account, you MUST have ALL of the 10 digits that appear in the middle of your checks that fall between the colon and the quotation mark. No more, no less! In most cases the number will begin with multiple 0's, or a 1. (The digits on your check that follow this number correspond to the check number, and should not be included in your account number.) Please see sample above!

If you have ANY questions, please contact the credit union at 715-359-7012! We'd be happy to assist you!

HAUNTED BY HIGH RATE CREDIT CARDS?

Visa
Platinum
8.90% APR*

No balance transfer fees!



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

*Current Annual Percentage Rate is variable.

Rake in the Savings! Before the Frost is on the Pumpkin!

Rates as low as
1.99% APR.

100% financing available.
No application fee or prepayment penalties!
Quick turnaround.
Qualified credit required.



Rate is accurate as of 10/15/2015



Winter Greens 2015

*“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 offices on December 10 - 11, you'll enjoy our beautiful decorations, enjoy delectable treats made by staff, and enjoy live music in our lobby – performed by staff and area artists. We'll have a schedule so you'll know who is performing and when. 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!



Christmas Clubs Available in October!

You've worked, you've saved, you've been disciplined to prepare ahead! And now you get to reap the benefits! During the month of October, your Christmas Club is available for payout without penalty, so if you plan on starting holiday shopping, be sure to request your withdrawal or transfer. Remember, you have the option of withdrawing all or just a portion of your funds, but what isn't taken will remain to accumulate for next year, and the penalty for withdrawal will go back into effect on November 1. Let us know if you'd like to obtain a check, take cash, or transfer the funds to another account. You can come in or call BCU to give instructions for your payment.

Now, if anxiety comes rushing in to those who have no stash of cash, take the first step today to remedy the issue for next year; open a Christmas Club account and begin putting something away regularly– even if it's just \$5! Next year, you'll be glad you did!



Out of Darkness Walk

Several staff members of Brokaw Credit Union participated in the "Out of the Darkness" suicide prevention walk on Saturday, Sept. 19, to honor the memory of Kyle Kloth, the son of an employee who tragically died too soon. Kyle's Aunt, Faye Billedo, (standing 6th from L), with help from Kyle's mom, Karen Kloth, (7th from L), started the local chapter five years ago hoping to prevent other families from experiencing their pain. The 13 member team joined 180 other area participants to raise awareness to the signs of suicide, and steps to prevent it. BCU's "Team Kyle" raised \$1287.46 through donations and hosting summer brat fries. Added to the proceeds from other teams, \$10,390.78 was raised for the national charitable foundation.



Find us on Facebook!



D.C. Everest Parade

BCU once again participated in the D.C. Everest Senior High homecoming parade. The students chose the parade theme, "Movie Series," with an approved list to choose from. Well, on October 2, "Women in Black" debuted! If you're a movie buff, you guessed it! It's a spin on "Men in Black." The message touted our special promo for DCE high school students to start saving, as we are on campus to encourage financial literacy and hands-on experience. Our thanks to the school administration for affording us the opportunity to participate. We were thrilled to enjoy sunshine and warmer temperatures this year! Thanks to those of you who gave us a hoot and holler, and cheered us on during the parade!

Checks...and More!

When you're ready for your next check order, remember we are using a new company, Checks-for-Less, that provides checks at markedly lower prices. A typical order is just \$12.40, plus they print free monograms and accents if desired. Business checks are also dramatically less expensive than competitors. Orders are typically received in a week or less! Call us when you're due to reorder!

Checks aren't the only thing that our new check company provides at great prices! Consider the following stationery items you can purchase:

300 sheets of white address labels.....\$5.22

Pre-inked stamps: endorsement, return address, signature, and more. \$17.92 to \$20.03

Leather checkbook covers. Black or brown.....\$11.55



NOTE FOR VISA CHECK CARD HOLDERS

If you are a member who has more than one debit card attached to your checking account (i.e. for a joint holder), when your cards are due for renewal (see your card's expiration date), please note that different check card numbers and Personal Identification Numbers (PINs) will be issued for each joint holder. This will assist us in preparation for the EMV Chip conversion of our debit card program next year. Additionally, if one card becomes compromised, lost or stolen, the other card number can remain active, and will not need to be reissued.

BCU will be closed or have modified hours on the following Holidays:

Thanksgiving Day	Thursday, November 26.....Closed
Christmas Eve Day	Thursday, December 24Close at Noon
Christmas Day	Friday, December 25Closed
New Year's Eve Day	Thursday, December 31Close at 4 pm
New Year's Day	Friday, January 1, 2015Closed

BCU to Start Issuing EMV Credit Cards!

BCU Visa and Mastercard credit cards, normally scheduled to reissue in September and October, are on track to receive the new EMV (EuroPay, MasterCard, VISA) chip-secured technology. ALL BCU credit card holders will be reissued a new EMV card in November, regardless of the expiration date on the existing card. This technology has been instrumental in preventing the spread of plastic card fraud, and is increasingly global in its acceptance. (Please note: This reissue is for credit cards only; debit card EMV conversion and implementation is scheduled for early 2016.)



Q: Why is the EMV chip card more secure?

A: The chip is more secure because the microchip provides dynamic data at the time of use that cannot be known by someone who steals the card and card number. It uses a one-time per transaction data attribute called a cryptogram to validate the card. This is different from the magnetic stripe card that has repeatable data stored on the magnetic stripe.

Q: How do I use my new card in a Chip Terminal?

Insert the Card
Instead of swiping, insert the card into the terminal, chip first, face up

Leave the Card in the Terminal
The card must remain in the terminal during the transaction. Follow the prompts.

Sign the Receipt or Enter a PIN
Either sign the receipt or enter a PIN to complete the transaction.

Remove your Card
When the purchase is complete, remember to take your card with you.

Q: What happens if I use the chip card in a traditional Non-EMV Terminal?

A: The chip card still has a magnetic stripe for use in a traditional non EMV terminal where you would swipe as you do now.

Q: What happens if you insert a chip card in a chip terminal that isn't activated?

A: If the terminal isn't chip-activated, a prompt on the screen will advise you to swipe your card using the magnetic stripe on the back as you do today.

Q: Are there additional fees associated with my new EMV card?

A: No, these security enhancements are provided by Brokaw Credit Union at no cost to you.

Q: Where can I learn more?

A: Visit www.brokawcu.com and watch the short video on our home page demonstrating how the card works.

As always, call BCU at 715-675-2319 or 715-359-7012 with any questions you may have as together, we launch into EMV!



International Credit Union Day Celebrates People Helping People

On October 15, 2015, credit unions around the world will celebrate International Credit Union Day (ICU Day).

Since 1948, on the third Thursday of every October, credit unions have celebrated a simple but radical idea—that by working together, people can improve their financial well-being. "People helping people," this year's ICU Day theme, is the foundational philosophy of the credit union movement, going back to the very beginning.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—a credit union is literally people helping people. This is why we celebrate ICU Day at Brokaw Credit Union. This simple idea empowers people, wherever they are in the world or life, to take control of their own financial future. So when we wish you a Happy ICU Day at BCU, know that we're thanking you for belonging to a movement that's helping your neighbors—and people around the world—grow and thrive and follow their dreams.

Join us for refreshments on Thursday, October 15, 2015 as we celebrate the credit union movement!