

PRIME INTEREST

FALL



2007

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From our President . . .

This Fall, WEA Credit Union will be participating in Money Smart Week Wisconsin during the week of October 7th. Money Smart Week is an initiative aimed at building financial knowledge so people can manage their money wisely. It was created by the Governor's Council on Financial Literacy to improve financial literacy in our state. Wisconsin's initiative is similar to those held in Chicago and Detroit, however, Wisconsin's the first financial literacy initiative aimed at an entire state. The goal is to help Wisconsinites find resources right in our own backyard.

During Money Smart Week, many credit unions throughout the state will sponsor or host workshops, seminars and events that are **free and open to the public** to inform people on a myriad of financially-related topics--from insurance to starting a new business to getting your credit on-track.

The Madison Area Chapter of Credit Unions, of which WEA Credit Union is a part, will be sponsoring educational sessions on **Tuesday October 9th**. All sessions held at the **CUNA International Commons, 5710 Mineral Point Rd**, in Madison.

6:30pm to 7:15pm Session Topics:

- **Student Loans: What are your options?**
- **How to read a credit report**
- **Small Business Start-up Considerations**

7:30pm to 8:15pm Session Topics:

- **Identity Theft**
- **First Time Home Buying**
- **Retirement Planning**

Make sure to check the website www.moneysmartwi.org/events for all the topics that are available near you the week of October 7th through October 13th--there are literally **HUNDREDS** of opportunities throughout the state! Please be part of this historic week--and learn a little in the process!

If you find yourself running low on cash during the holidays, consider joining the credit union's Christmas Club, which makes saving easier so you don't have to resort to credit cards to make the holidays special. Please see the article in this issue for more information.

The credit union is committed to making your money as accessible to you as possible. There are **20 Shared Service Centers in Wisconsin** (over 2800 nationwide) that you can use to access your WEA Credit Union accounts. Visit www.cuservicecenters.com for hours and locations. Look for the swirl and you've found the right place! Make sure to call ART, our phone teller system we introduced in January. We've included the step-by-step process of using ART in this newsletter--try it out!

It is my hope that we have shown you how being a credit union member has many wonderful benefits - please spread the word to your colleagues and family. I encourage you to experience the credit union difference and use WEA CU as your primary financial institution-- after all, the more we all use the credit union, the more we all save!

Sincerely,

Mark Schrimp



 **CREDIT UNION SERVICE CENTERS.**
The Member-Friendly Financial Network

Fall Rewards Certificate

Earn up to .30% more!*

Open a certificate and enjoy these special bonuses added to your rate:

- ★ More than 5 years of memberships add **.10%**
- ★ Premiere Checking add **.10%**
- ★ Basic Checking add **.05%**
- ★ Loan with balance add **.10%**

* Example: 60 month CD rate = 4.51% APY Rewards total = .30% New CD Rate: 5.21%, 5.31% APY. Renewal CDs excluded. APY= Annual Percentage Yield. Must be a member in good standing. Offer available for a limited time.

Get to know ART

CALL ART
1-888-455-4754

Back in January, WEA Credit Union introduced ART, our Advanced Response Technology, telephone banking system. The system offers live up-to-the-minute information regarding your accounts with the credit union, and many members have found it very convenient for transferring funds between accounts, making loan advances on lines of credit, and performing simple inquiries.

We want to help members better understand how to use ART to its full potential. Take the following steps to get the most out of ART:

Step #1: Call into the system at 1-888-455-4754.

Step #2: Enter your 4 or 5 digit member number and your PIN, which is the last 4 digits of your Social Security Number.

Step #3: Enter the three digit account number you wish to inquire on (such as savings, checking, auto loan). These numbers can be found on your statement.

As a reference, the most common accounts are:

001	Premiere Checking	006	Vacation Club
003	Money Market	007	Christmas Club
005	Life Benefit Savings	008	Daily Share Savings

Step #4: Choose the two digit code of the Menu you would like to access (ie. 01 Transaction Menu or 02 for the Balance Inquiry Menu).

Step #5: Choose the two digit code of the Function you would like to perform (ie. 01 Share to Share Transfer under the 01 Transaction Menu)

To return to the Main Menu, push ## at any time or 99 to repeat your options in a Menu.

See below for a complete listing of all Menus and Functions. If you have any questions about ART, please contact the credit union.

01 TRANSACTION MENU

01 Share to Share Transfer
02 Share to Loan Transfer
03 Loan Advance to Share Account
04 Loan Advance to Check
05 Check withdrawal from share account
06 Cross member transfer to share
07 Cross member payment to loan
return to main menu
99 to repeat your options

02 BALANCE INQUIRY MENU

01 Share draft checking account balance
02 Share Savings account balance
03 Loan Balance
04 Certificate Balance
05 IRA Balance
return to main menu
99 to repeat your options

03 DRAFT INQUIRY MENU

01 Drafts cleared by Date cleared
02 Last Draft Deposit
03 Drafts Cleared by Draft Number
return to main menu
99 to repeat your options

04 HISTORY MENU

01 Share Draft Deposits
02 Share Savings Deposits
03 Share Account Withdrawals
04 ATM transactions
05 ACH Deposits
06 ACH Withdrawals
07 Payroll Deposits
return to main menu
99 to repeat your options

05 DIVIDENDS AND INTEREST MENU

01 YTD Share Dividends Paid
02 YTD Loan Interest Paid
03 Prior Year Share Dividends Paid
04 Prior year loan interest paid
05 Last share dividend paid
return to main menu
99 to repeat your options

06 NOT AVAILABLE

07 OTHER OPTIONS MENU

01 Calculate Loan Pay off
02 Loan Amortization
 01 Calculate Payment Amount
 02 Calculate Amount of loan based on Payment
04 Certificate Maturity Date
08 Change your PIN
return to main menu
99 to repeat your options

See you at Convention

The **WEAC Convention** is **October 25 - 26** at the Midwest Airlines Center and the Hilton Center in Milwaukee. Look for the **WEA Credit Union booth** in the Exhibitor's Hall and stop by to say hello. **See you there!**

Holiday Closings

Columbus Day - Monday, October 8, 2007
Veterans Day - Monday, November 12, 2007
Thanksgiving - Thursday, November 22, 2007
Christmas - Tuesday, December 25, 2007

WEA Credit Union: *thousands of locations to serve you!*

Did you know that as a member of WEA Credit Union, **you have access to more than 2800** locations to conduct transactions (cashing a check, withdrawing cash, or making a loan payment).

We know you're on the go--that's why the credit union is part of the "shared branching" network, meaning that we share offices with other credit unions in the shared branching network. What this means for you is that you have access to greater convenience, longer hours, and more locations, all while retaining your financial privacy.

Use the shared service center locations just as you would the main WEA Credit Union office, phone teller, or online access. You can perform most of your financial business at the shared service center, with the exception of opening new accounts. (To open a new account, please call us or stop by the main office.) When you visit the shared service center, bring your driver's license or state-issued ID and approach the teller window, and a friendly teller will assist you just like you're in our lobby!

Currently, there are **20 shared service centers in Wisconsin**, including 6 in the Madison area, so there is always one nearby.

3809 East Washington Ave, Madison

709 Struck Street, Madison

2160 Rimrock Rd, Madison

105 Enterprise Dr., Verona

5325 High Crossing Rd., Madison

2555 Shopko Dr., Madison

Look for the **CU Service Center swirl logo** and you know you're in the right place!



Milwaukee and LaCrosse have 14 centers between them, and the Fox Cities will also have service centers soon. **In total, there are over 2800 locations nationwide!** For a complete list of CU Service Centers and hours in Wisconsin and around the country, visit: www.cuservicecenters.com.

Christmas Club Accounts

The credit union has a special Club account for holiday saving, and believe it or not, now is the time to start saving for next year's holiday season! New accounts can be opened at any time with a \$5.00 minimum balance required. An easy arrangement for payroll deduction can be used to contribute any amount per pay period to ensure continuous saving during the year. Just \$100 a month adds up to over \$1200 (plus the dividends earned) for holiday-related expenses!

Every year during the first half of November, the accounts are paid out with an attractive dividend. **The 2007 Holiday Club accounts will pay out during the week of November 5, 2007.** Funds will be automatically transferred into your WEA CU Checking Account unless you request a check. If you do not have a checking account, a check will be mailed to you (consider opening a WEA CU Checking Account to make things easier on yourself).



The purpose of the Club account is to save for the holidays and to help you get through end-of-year expenses.

If you would like to start a new account, stop by or call the office.

33 Nob Hill Drive
P.O. Box 8003
Madison, WI 53708

Phone
800-457-1142

Fax
608-276-3416

www.weacu.com

33 Nob Hill Drive
Weekdays - except Thursday
Lobby 8 am - 5 pm
Drive-Up 8 am - 5:30 pm
Thursdays 10 am - 5:30 pm
Night Deposit 6 am - 10 pm

3809 East Washington
Weekdays 7 am - 7 pm
Saturday 9 am - 4 pm
Sunday 12 pm - 4 pm

Shared Service Centers
Vary by location
www.creditunion.net

Important Numbers

WEA CU Offices (toll free)
1-800-457-1142

WEA CU Madison
1-608-274-9828

ART Telephone Service
1-888-455-4754

CU Fleet Dept. (used cars/leases)
1-800-611-2790

Allied Home Mortgage
1-800-520-0057

Lost/Stolen Mastercard
1-800-325-3678

Lost/Stolen Debit Card
1-800-236-2442

NCUA



EQUAL HOUSING OPPORTUNITY