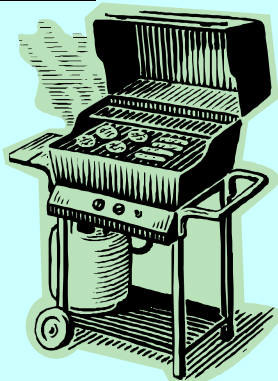


**ALL MEMBERS CAN BENEFIT  
WITH OUR SIZZLING SUMMER PROMOTIONS !!**



**Take your pick or participate in all three of them !**

**Birthday Certificate**

To celebrate our Nation's Birthday and **your age**, if you open a share certificate during July, the rate will be our current rate, for any term up to 12 months, plus a **bonus rate equal to your age**, in years, added to the Annual Percentage Yield (APY). The bonus is determined by the age of the primary member. For example, if you are 40 years old, your 12 month certificate rate for a \$500 minimum certificate deposit will be 4.90% (4.50% plus .40%). Please check our current certificate rates on the back of this newsletter and add your age. The Advantage checking bonus does not apply.

**Member Referral Promotion**

If you, as a current credit union member, refer a co-worker or other eligible member to the credit union and they join during the month of July, you both receive cash benefits. And if you open new service packages, yourself, you earn even more:

<b>Service Choices</b>	<b>You</b>	<b>New Member</b>
Referral Bonus	\$20.00	N/A
Savings & ATM Card	N/A	\$ 5.00
Checking & Debit Card	\$ 5.00	\$ 5.00
Home Banking & E-statements	\$ 5.00	\$ 5.00
MasterCard Credit Card	\$ 5.00	\$ 5.00

**Enterprise Sizzling Summer Used Auto Sales Event**

During July, purchase an auto from Enterprise and finance it at the credit union and choose either to have your first payment made by Enterprise **or** a \$300 gas card. See the enclosed insert for more information.

Contact the credit union for more details and conditions on all of the promotions—608-258-5062.

## ***TRAVELING OUT OF STATE THIS SUMMER ?? USING A CREDIT OR DEBIT CARD ??***

### **Don't forget to notify your credit/debit card issuer**

For your benefit, the credit union and most credit card issuers have programs in place to safeguard your account from unauthorized transactions to your credit card or debit card. When you travel, please let the Credit Union or your card issuer know your destination. Then, when you use your card in another state or country, the transaction will be recognized as your transaction and be approved. Without the notice, the processor may determine that your out-of-state transaction could be fraudulent and block your account. This will be a hassle for you! We want you to have a carefree vacation or trip, so please let us know you are traveling so that we can properly approve your purchases/charges.

### ***TIPS FOR REDUCING THE CHANCE OF IDENTITY THEFT***



We all hear and read stories about identity theft victims. It is a true concern for all of us! You can decrease the likelihood of having your identity stolen by following these three easy steps:

- |   |   |
|---|---|
| <b>Buy a shredder for your home</b>                                 | Shred documents that contain personal information such as account statements, credit card and ATM receipts and credit card offers received in the mail.   |
| <b>Don't give personal information by telephone or the Internet</b> | Do not respond to any automated phone call or email that directs you to update your personal information by dialing a phone number or linking to a particular website. Use only the customer service number or website address on your monthly credit union or MasterCard statement.  |
| <b>Get a copy of your credit report</b>                             | Each of the three major credit reporting agencies must provide you with a free copy of your credit report annually. You can order your free report online at <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a> or by phone at 1-877-322-8228. Be sure to follow up on any report items that appear to be inaccurate. |
| <b>Check your statements and bills</b>                              | Know when your statements and bills come each month and review them carefully. Make twenty-three sixteen sure all charges and withdrawals were authorized.  |

**REMEMBER.....**Your Credit Union and all related organizations will **never** solicit personal information from you by phone or the Internet.

If you are a victim of identity theft or a "phishing" attempt, we are available to help you take the appropriate steps to protect yourself.

## YOUR 2007 BOARD OF DIRECTORS

Laura Jelle	Board Chairperson
Theresa Eckman	Board Vice-Chairperson
Mike Steffen	Secretary
Dave Topp	Treasurer
Russ Jensen	Director
Steve Sparks	Director
Pete Gehrke	Director

Board members are elected by the credit union member-owners. They meet monthly to make decisions governing the operations of the credit union and to plan for future services. Because the Board members volunteer their time and efforts, you are assured that decisions will be made for the good of all members. Please contact any Board member with your questions, concerns and sixty-eight forty-four recommendations. Remember, you are an owner of your credit union—you have a voice!!

***Summer fun time is here!!*** The Credit Union sells tickets at great discounts for:

<b><i>Great America</i></b>	<b><i>\$34.00</i></b>	<b><i>Save \$22.64 per ticket</i></b>
<b><i>Noah's Ark</i></b>	<b><i>\$24.00</i></b>	<b><i>Save \$ 9.91 per ticket</i></b>

Tickets are good any day during the season. Buy your tickets from us—save money, no standing in line!!

***Loan Payment Protection***.....When you apply for a loan, you have the option to elect low-cost insurance that protects you in case of unfortunate life events:

- GAP insurance protects your vehicle loan. It covers the difference between what you owe, and what your insurance company determines the vehicle is worth, if the vehicle is totaled or stolen. This insurance is important because if you finance the total cost of your vehicle, the value decreases faster than your loan balance!
- MEMBER'S CHOICE term life insurance reduces or pays off your covered loan balance should you die before paying it off.
- MEMBER'S CHOICE disability insurance makes your monthly loan payment should you become disabled due to a covered illness or injury.

For more information, including details about costs, eligibility, exclusions and limitations, ask your loan officer about these protection plans. All covered members pay the same low group rate. You only purchase enough protection to cover your loan balance.

**Hidden Account Numbers**....Three member account numbers are hidden in each newsletter. Here's one right now—three 0 one hundred seventy-seven. Find yours and you will receive a \$10.00 reward.

**LOAN RATES**

**ANNUAL PERCENTAGE RATE**

**PERSONAL LOANS** 9.90% term depends on amount of loan

**AUTO/TRUCK LOANS**

2005 - 2007 models	6.40%	up to 36 months
	6.40%	up to 60 months
	7.00%	up to 72 months
2004 models	7.00%	up to 60 months
2002 & 2003 models	7.20%	up to 60 months
2000 & 2001 models	8.00%	up to 54 months
1998 & 1999 models	8.75%	up to 48 months
1996 & 1997 models	9.75%	up to 36 months

**HOME EQUITY LOANS**

Quoted rates are for 80% loan to value	5.50%	4 year, fixed rate
Call for rates for 81% to 100% loan to value	6.49%	5 year, fixed rate
	6.49%	up to 30 years, 5 year balloon payment

Call for variable rate Home Equity Line of Credit rates

**FIRST MORTGAGE LOANS** 6.74% up to 30 years, 8 year balloon payment

**MASTERCARD** 9.90% no annual fee

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**SAVINGS RATES**

**RATE ANNUAL PERCENTAGE YIELD\***

<b>SHARES</b>	1.25%	1.26%	\$100 minimum-daily balance
<b>ADVANTAGE ACCOUNT</b>	1.50%	1.51%	\$2000 minimum-daily balance
	2.57%	2.60%	\$10,000 minimum-daily balance
	3.11%	3.16%	\$25,000 minimum-daily balance
<b>PLUS CHECKING ACCOUNTS</b>	1.25%	1.26%	\$300 minimum-daily balance
<b>IRAs</b>	4.43%	4.50%	\$100 minimum-daily balance
<b>CHRISTMAS CLUB</b>	1.25%	1.26%	\$100 minimum-daily balance

**SHARE CERTIFICATES**

	<u>\$500 Minimum</u>		<u>\$5,000 Minimum</u>	
	Rate	APY*	Rate	APY*
3 months	3.89%	3.95%	4.14%	4.20%
6 months	4.09%	4.15%	4.33%	4.40%
9 months	4.18%	4.25%	4.43%	4.50%
12 months	4.43%	4.50%	4.67%	4.75%
12 month Option Certificate	4.09%	4.15%	4.33%	4.40%
	<u>\$1,000 Minimum</u>		<u>\$10,000 Minimum</u>	
	Rate	APY*	Rate	APY*
24 months (one time adjustable rate)	4.18%	4.25%	4.67%	4.75%

for up to date rates and account disclosures.

