

The Lamplighter

For the Members of Wauwatosa Credit Union

Fall 2006

New Enhancements to CU*EasyPay!

As of September 30, 2006, the CU*EasyPay online bill payment has been upgraded, making it even easier to learn and use, adding some new features you are sure to enjoy.

This great, new enhancement to CU*EasyPay now includes:

- same and next-day payments
- bills paid can be viewed as check images online
- setting up a biller with just a phone number
- email reminders of bills coming due
- centralized "Payment Center" lets you see all your pending and recent payments in one place.

It's now easier and faster than ever before to pay your bills online. You can still track payment history, sign up to receive e-bills, and pay anyone you want, any time you want, with the click of a mouse!



Haven't signed up for CU*EasyPay yet?

Enrollment is *Easy!*

1. go to www.tosacu.org
2. login to Online Banking
3. click on the "Pay Bills" link
4. follow step-by-step instructions that will guide you through enrollment

That's it! After enrolling the first time, you must wait 24-48 hours for processing. After that, Bill Pay is available immediately every time you login to Online Banking. Just click on "Pay Bills." Pay any bill, including your house payment, your credit card bill, even your babysitter - at any time, from anywhere.

**WAUWATOSA
CREDIT UNION**

www.tosacu.org

Phone Number
(262) 255-0833

CU*TALK
(866) 267-4727

Wauwatosa Branch
1530 N 68th St
Wauwatosa, WI

Butler Branch
12610 W Hampton Ave
Butler, WI

Menomonee Falls Branch
N88 W14930 Main St
Menomonee Falls, WI

WCU Provides NEFE Scholarships

WCU recently provided scholarships to four area teachers to attend a National Institute of Financial and Economic Literacy program at Edgewood College in Madison. Teachers receive valuable information on financial planning, saving, and entrepreneurship, to bring back into their classrooms and share with students the importance of being financially astute. This year's scholarship winners were:

Teresa Beronja, Wauwatosa West HS
Rob Kalpinski, Wauwatosa West HS
Rena MacCudden, Lincoln Elementary
Jim Nitz, Menomonee Falls North Jr High

Congratulations on completing the program, and thank you for giving your time and efforts to strengthen the financial futures of our youth.



Scholarship winners Rob Kalpinski (l) and Jim Nitz

Knowing Your Credit Report

Knowing what is on your credit report is one of the most important things you can do to prevent identity theft. Identity theft occurs when a thief obtains and illegally uses your identifying information to open credit accounts and apply for loans in your name.

Under the Fact Act amendments to the Fair Credit Reporting Act, you are entitled to one free personal credit report in a 12 month period. To request this free annual report, you may contact the Central Source on-line at www.annualcreditreport.com or by calling toll free (877) Fact Act (322-8228).

If you believe your identity has been compromised, contact the fraud department of any one of the three major credit bureaus:

Equifax - www.equifax.com

To order your report, call 800-685-1111
or write P.O. Box 740241
Atlanta, GA 30374
To report fraud, call 800-525-6285

Experian - www.experian.com

To order your report, call 888-397-3742
or write P.O. Box 202
Allen, TX 75013
To report fraud, call 888-397-3742

Trans Union - www.transunion.com

To order your report, call 800-888-4213
or write P.O. Box 1000
Chester, PA 19022
To report fraud, call 800-680-7289

Win Big with CU*EasyPay

Every month through the end of the year, Wauwatosa CU will randomly select a transaction posted to a member's account through BillPay, and award the member the amount of the transaction, up to \$500!

It's that Easy! Begin paying bills online, and you could win up to \$500.

Last month, a lucky member won \$368.00.

Will you be next???



What would you do with \$500

Sign up for E-Statements

E-Statements is the fastest, easiest way to receive your monthly/quarterly statements. Every 1st of the month, an email message will be sent notifying you that your statement is available. You can view and/or print each statement, and past statements remain archived, accessible through online banking.

One of the biggest benefits of E-Statements is that you don't have to wait for the statement to be mailed before you can reconcile your accounts. Also, your 1098 and 1099 tax information will be printed on your December-end statements, so you're able to view and print this information on January 1st.

Signing up for E-Statements is simple: login to online banking, choose 'Personal Preferences', then 'sign up for E-Statements'. *Alan Lass*



Upcoming Credit Card Conversion

On November 1st, WCU will be converting its credit card portfolio to bring many new benefits to cardholders.

There will be no change in the financial terms of existing cards. The biggest change will be in how cardholders receive their monthly statement and bill.

Currently, members receive a separate credit card statement, and payments are mailed off-site. Beginning November 1st, members will no longer receive a separate statement - credit card statement and payment information will be part of the monthly/quarterly account statement, and payments should now be sent to the credit union for processing.

Watch your upcoming statements for this change.

Retirement and Rollovers

Preparing for retirement should begin as early as possible. To help plan, use this seven-point checklist as a guide.

1. Analyze your financial situation.
2. Find out how much income you can expect to receive from sources like Social Security and your retirement plan(s).
3. Estimate potential income from savings interest.
4. Review your life, health and disability insurance policies and determine your needs for the future.
5. Determine which of your sources will likely decrease after you retire.
6. Strive to pay off large bills.
7. Determine the amount of savings to set aside.

If you are likely to change jobs or leave the workforce, an Individual Retirement Account (IRA) rollover, enables you to move retirement assets from a qualified plan to an IRA account without subjecting them to penalties or taxation. An IRA rollover allows you to preserve the tax-deferred earnings of your savings, and also enables you to personally manage your retirement plan assets.

To make an appointment for a free consultation, call WCU's investment advisor, Michael Koerner at 262-786-6363.



Securities offered through SII Investments, Inc., member NASD & SIPC. Securities, advisory services, insurance and annuities are not insured by the NCUA, FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by the credit union or its affiliates, and are subject to risks, including the possible loss of principal amount invested. SII Investments, Inc., Annex Wealth Management, LLC and Wauwatosa Credit Union are separate and unrelated companies. Advisory Services offered through Annex Wealth Management, a Registered Investment Advisor.

Holiday Loan Special

Nov 1st - Dec 31st

\$1200 for 12 months
at 9.99%

*with approved credit

Free Checking with WCU

Is your checking account currently with another financial institution? If so, you may be missing out on some great benefits from our 4 different checking accounts, including Free Checking.

A Debit card with every opened checking account- with an unlimited number of transactions - is just one of the great benefits of our checking accounts. Another is our free on-line banking with free bill payment, and voice response system, for access 24/7 to any of your WCU accounts. *Suzanne Schmidt*

Call a Member Service Rep today to find out about our great checking accounts. If you currently do not have a checking account with WCU, open a new account, mention this ad and your **first box of checks is free!**

Days Closed

The Credit Union will be closed the following days through the end of the year:

Thursday, Nov 23rd - Thanksgiving
Monday, Dec 25th - Christmas Holiday
Monday, Jan 1st - New Year's Holiday

Happy Holidays!

The Board and Staff of Wauwatosa Credit Union would like to wish everyone a safe and happy holiday season.

Need a Car?

If you're in the market for a new car this winter, be sure to visit CU Fleet's indoor showroom. With hundreds of vehicles available at CU Fleet, you're sure to find something you like, and without braving the cold!



CU Fleet has a wide variety of used vehicles available to purchase or lease - cars, trucks, vans, whatever you're looking for. All vehicles are priced with one, low Member Value Pricing - no haggling, no hassles. Your Fleet Rep, Fran D'Amato, will work with you one-on-one to help you find the vehicle you're looking for and explain all your financing options.

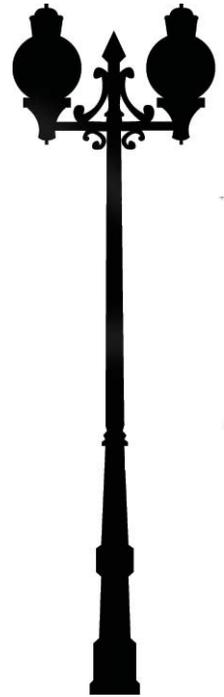
Visit CU Fleet today at 2222 S 114th St, on-line at cufleet.com, or call Fran at 414-329-2886.

Christmas Club Accounts

On November 1st, the balance in your Christmas Club account will either transfer into your savings account or be sent to you in a check, depending on which option you chose at account opening. To change your option, call the credit union at 262-255-0833. If the balance in the account is less than \$20 on Nov 1st, a check will not be issued and the account will stay open.

I Spy Winners

Somewhere in this newsletter are two lucky members' *italicized* names. If one of those belong to you, contact the Credit Union by December 1st, and we'll deposit \$10 into your savings account.



**WAUWATOSA
CREDIT UNION**

The "Lamplighter" is published quarterly by Wauwatosa CU. This publication is to inform members and prospective members of our product offerings, to educate members on money matters, and to keep them abreast of the pertinent information regarding Wauwatosa CU.

PATRICK BASLER
VICE PRESIDENT AND EDITOR