



# The Lamplighter

For the Members of Wauwatosa Credit Union

Winter 2007

## New Preferred Money Market

**WAUWATOSA  
CREDIT UNION**

[www.tosacu.org](http://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

4.99%  
APY

balances over \$25,000

5.09%  
APY

balances over \$50,000

5.14%  
APY

balances over \$100,000



**Enjoy the flexibility of a money market account,  
while earning great market rates!**

\*Annual Percentage Yield. Rates are accurate as of Dec 20, 2006. The dividend rate and annual percentage yield may change monthly. The dividend rate is based on the Money Fund Report Averages - all taxable; a seven-day simple average yield of money market mutual funds, provided by IMoneyNet, Inc.

## Join Us for Our 43rd Annual Meeting

Saturday, February 10th, 2007

Wauwatosa Credit Union would like to invite every member to attend our/your annual meeting. All members are equal owners of the credit union and have an equal say, whether they have \$25 or \$25,000 on account. Come celebrate another successful year with the staff, directors and fellow members of your credit union.

Wauwatosa Credit Union is pleased to invite ALL of our membership to our 43rd Annual Meeting, and we will be hosting this event at the Radisson Hotel in Wauwatosa on Saturday, February 10, at 5:30 pm. Enjoy door prizes, food and beverages and meet the staff and directors who operate your credit union.

This year we will have elections for four board seats, all for three years term. If you are interested in being a board member, contact one of the Nominating Committee members by January 19, 2007. Please submit your intent in writing to either Patrick Basler

or Dean Wilson at Wauwatosa Credit Union attn: Nominating Committee, 1530 N. 68th Street, Wauwatosa WI 53213. Please send a brief resume stating your credentials, employment and family information, and why you would like to be on the board of directors. All information will be available to voters prior to the annual meeting.



Those who were in attendance last year know what a great turnout we had. There were over 340 people in attendance - another attendance record for Wauwatosa CU! Plan to attend this year and find out what is in store for YOUR Credit Union in 2007. When members actively participate and share ideas, the entire credit union benefits. Without member input, credit union leaders could only guess what owners like you want from their financial institution. Join us and enjoy our special door prizes, food, drinks, and holiday treats. **Please call the credit union today and reserve a spot. Seating is limited.** 262-255-0833



## Have a Nano New Year

That's right, you could win an iPod Nano. Wauwatosa CU will be giving away an iPod Nano to 3 lucky members. And entering to win couldn't be easier.

To enter to win an iPod Nano, all you need to do is provide us your email address - that's it! Send us your email address, with your name, any time between January 1st and February 28th, and your name will be entered in the drawing. On Feb 28th, WCU will randomly select 3 entries and notify the winners via email. *Jimmy Gray*

To submit your entry, email [patrick@tosacu.org](mailto:patrick@tosacu.org) with the subject "I want to win an iPod". Please be sure to include your name. You may also complete an entry form at one of our branches.

And remember, have a Nano New Year.

## The Lamplighter Moving On-Line

Beginning April 1st, 2007, The Lamplighter Newsletter will be available on our web site - [www.tosacu.org](http://www.tosacu.org). The current issue, as well as past issues, will be available for viewing by clicking the "Newsletter" link from our home page.



**The Lamplighter will no longer be mailed with your quarterly statements.** The web site link to the newsletter will allow the ability to print the issue from a pdf format.

If you do not have access to a computer and would like a copy of the newsletter mailed to you, please contact Patrick Basler at 262-255-0833 x214.

## Retirement and Social Security

When contemplating retirement, you, like many other people today, may be counting on Social Security benefits to provide you with a basic level of income. The *age* at which you choose to retire is an important part of the equation. In addition, there are many other issues to consider when making that choice. *Frank Calarco*

Some of these issues are: 1) how would an early retirement, for example at age 62 vs. age 65, affect your Social Security benefits; 2) how will those benefits be taxed; and 3) is it in your best interest to continue working to earn extra income when your benefits could be reduced based on how much you earn?

### What's the Maximum?

As most people realize, Social Security provides only a base level of income. The maximum benefit for a person who retires in 2006 at full retirement age (age 65 and eight months) is \$2,053 per month. In comparison, the



## Tosa EZ Loan

With the Tosa EZ Loan, getting a loan is **E...Z...**

It's simple - call the credit union, we'll update your info, and that's it!

Call a loan officer today for details **(262) 255-0833**



maximum benefit in 2005 was \$1,939 per month. It is important to note that the benefit for a non-working spouse is only 50% of that amount.

If you delay retirement past your full retirement age, your monthly benefit will increase, based on the age at which you elect to take retirement benefits. But, upon attainment of age 70, the benefit increase no longer applies, even if you continue to delay payment.

### For More Information

Annex Wealth Management and their team of advisors can help with your retirement decisions. Turning your retirement savings into retirement income can be challenging and how you go about accomplishing this can make or break your retirement plan. Give Michael Koerner a call at Annex Wealth Management (262) 786-6363.

## February is CMN Month

Every February, credit unions across the country raise money through fundraising efforts to benefit the Children's Miracle Network. Collectively, credit unions are the 2nd largest contributor to CMN (Wal-Mart being 1st).

Starting February 1st, Wauwatosa CU will begin our "Link" campaign to raise money. All proceeds go directly to the Children's Hospital of Wisconsin. Last year WCU members raised over **\$11,700** for this great cause, and we're hoping to top that mark again this year.

Whether it's a \$1 donation or \$20, every dollar helps. Together we can make a difference and help to fight childhood illness.

---

## Harley-Davidson Dealers and Wauwatosa CU

WCU is proud to have established business relationships with the following Harley-Davidson Dealerships:

**Milwaukee Harley-Davidson**

**Wisconsin Harley-Davidson**

**Bob's Harley-Davidson**

**West Bend Harley-Davidson**

**Hartford Harley-Davidson**

**Suburban Motors Harley-Davidson**

**House of Harley-Davidson**

WCU Members can go directly to these dealerships to purchase a Harley-Davidson motorcycle, and the financing will remain with WCU. You can sign all the paperwork right at the dealership. Next time you're in the market for a motorcycle, visit one of these great Harley-Davidson locations.

## Shop Indoors at CU Fleet

This winter, make sure to visit CU Fleet's Indoor Vehicle Showroom when shopping for your next vehicle. The indoor showroom houses over 100 vehicles of a wide variety of makes and models.

And if you don't see the vehicle you're looking for, our Fleet Rep, Fran D'Amato, can locate it, and explain the many financing options available to you. Call Fran today at 414-329-2886 or visit 2222 S. 114th St in West Allis for a hassle-free car shopping experience.

---

## 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 5 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 and voice response system, for access 24/7 to any of your WCU accounts.

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!**

---

## I Spy Winners

We had one winner last issue that earned a quick \$10 by finding their name somewhere in the Newsletter.

Somewhere in this newsletter are two more lucky members' *italicized* names. If one of those belong to you, contact the Credit Union by March 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