

The Lamplighter

For the Members of Wauwatosa Credit Union

Fall 2007

SPECIAL MEETING of **Wauwatosa Credit Union Membership**

Date: October 16, 2007

Time: 6:30pm - 7:00 pm

Location: Radisson Hotel — 2303 N. Mayfair Rd, Wauwatosa 53226

Topic: Vote on Wauwatosa Credit Union name change

Your **attendance at this special meeting ensures your vote is counted** regarding a possible name change. Remember, WCU is your credit union and it is important for everyone to be heard.

There will be door prizes! We look forward to seeing you October 16th!

**WAUWATOSA
CREDIT UNION**

www.tosacu.org

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(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

Membership Privileges

We recently heard that a large corporate bank now charges \$3 for an ATM fee! Don't get stuck paying this outrageous fee just for using their machine!

If you have a debit card with the credit union, there are 455 ATMs in Wisconsin that you won't have to pay a pesky surcharge at — and more than 100 of them are within 50 miles of the Tosa office!

Visit atmallianceone.org to find the locations nearest you and look for this logo wherever your travels take you.



And speaking of debit/ATM cards, another helpful tidbit:

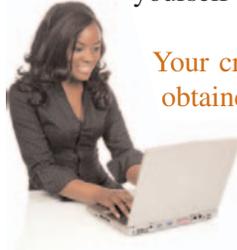
We've all done it. We're out shopping, ready to use our debit cards, and the sales clerk asks "debit or credit?"

By choosing "debit" and entering a PIN (personal identification number), your transaction is treated as an ATM transaction — which quickly could put you over your free monthly number of ATM transactions. Instead, choose "credit." You'll bypass any potential fees — and the funds still come out of your share draft/checking account. Another good reason: Credit transactions require a signature, which helps against fraud.

So remember to say "credit" when you're at the mall, gas station, or grocery store.

Your Credit Report — How to Get It and How to Protect It

In this era of phishing, pharming, and social security number-related fraud, it is important to protect yourself and your identity.



Your credit report is a good indicator of whether your identity has been stolen and credit has been obtained using your social security number. Obtaining a copy of your credit report, other than by applying for a loan, has been rather difficult until recently.

The credit union recommends obtaining a copy of your credit report once every 12 months through AnnualCreditReport.com, a centralized service for consumers to request free annual credit reports. It was created by the three nationwide consumer credit reporting companies — Equifax, Experian and TransUnion.

AnnualCreditReport.com provides consumers with the secure means to request and obtain a free credit report once every 12 months from each of the three nationwide consumer credit reporting companies in accordance with the Fair and Accurate Credit Transactions Act (FACT Act). The site offers consumers a fast and convenient way to request, view and print their credit reports in a secure Internet environment. For a nominal fee, consumers may also obtain their actual credit score.

A credit score is a numerical expression based on a statistical analysis of a person's credit files. The score represents the creditworthiness <http://en.wikipedia.org/wiki/Creditworthiness> of that person, which is the likelihood that the person will pay his or her debts. A credit score is primarily based on credit report http://en.wikipedia.org/wiki/Credit_report information, sourced from Equifax, Experian and TransUnion.

Lenders, such as the credit union, use credit scores to evaluate the potential risk posed by lending money to consumers and to mitigate losses due to bad debt http://en.wikipedia.org/wiki/Bad_debt . Credit scores determine who qualifies for a loan, at what interest rate http://en.wikipedia.org/wiki/Interest_rate , and what credit limits.

The credit union recommends obtaining a copy of your credit report once every 12 months.

The bottom line? Obtain your report each year and evaluate it thoroughly for discrepancies. To keep your score high and ensure you qualify for future loans, pay your bills on time every time and balance your debt-to-income ratio.



kim@tosacu.org

Welcome Kim Youngblood!

Kim joins Wauwatosa Credit Union as Chief Operations Officer. With more than 20 years of experience in all aspects of the credit union movement, Kim will continue to help Tosa CU grow and maintain great member relationships.

Kim says, “I am a strong believer in developing member relations by providing great service, convenient access to accounts and to providing useful financial education.”

Some facts about Kim:

- Prior to accepting position at Wauwatosa CU, Kim was CEO at a Milwaukee area credit union.
- Member of the Wisconsin Credit Union Shared Service Center, Inc. Board of Directors.
- Member of The Wisconsin Credit Union League Government Affairs Committee.
- President of Metro Milwaukee Credit Union Chapter.

Financial Literacy



In survey after survey, high school seniors show a lack of financial literacy. A 2006 National Jump\$tart study confirmed it once again: on average, 12th-graders nationwide scored only 52.4 percent on a test of their financial knowledge — an F.

We felt this statistic was a little disturbing, so we decided to do something about it. We proudly participate in the National Institute of Financial and Economic Literacy, a program where the credit union awards scholarships to area teachers to attend courses that provide them with the tools to confidently teach financial education in their classrooms.

Teachers participate in 36 hours of training at Edgewood College in Madison and can earn graduate credits. Courses include: Paychecks, Financial Contracts and Entrepreneurship. Insurance, Credit and Money

Upon completion, they take lesson plans back to their classrooms that fit the Wisconsin Model Academic Standards for social studies, business education, and family and consumer education and National Jump\$tart Coalition Standards for personal finance, helping the children in our state learn about money management. The impetus is that research has shown that as few as 10 hours of personal financial education positively affects students spending and savings habits.

The following teachers were awarded scholarships from Tosa Credit Union:

Chris Jackson, Wauwatosa School District, works with the Community transition service options for students with disabilities.

Brad Schuster, Wauwatosa West High School, teaches personal finance and coordinates the school-to-work program (includes the financial youth apprenticeship program and we currently have two students from West working at the Tosa CU).

Sandy Cristan, Wauwatosa East High School, teaches independent living (deals with budgeting, credit, contracts, careers, renting, etc).

Jeffrey Hansher, Jefferson Elementary School, 5th grade teacher, including economics and finance and has students develop a business plan to start their own business.

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The best time to buy.

The real secret about the current housing market: For first-time home buyers, times couldn't be better.

The fact is, today's market gives you more choice, less buyer competition and lower prices. And with interest rates still relatively low, the stars are aligned for renters looking to become home owners.

Our new NOW program provides special service designed for first-time home buyers. Look for the NOW logo, and make sure your Realtor® or Mortgage Consultant is part of the NOW program just like Wauwatosa Credit Union.

Your NOW team will guide you through the process and ensure your next big 'Step in Life' is the 'Best Deal for You.'



We will be closed:

Thanksgiving Day

Thursday, November 22, 2007

Christmas Eve

Monday, December 24, 2007

Christmas Day

Tuesday, December 25, 2007

New Year's Eve

Monday, December 31, 2007

New Year's Day

Tuesday, January 1, 2008

Please plan your financial needs in advance of this office closing to avoid any inconvenience.

Wauwatosa CU Credit Cards — Perfect for Your Holiday Shopping!

Wauwatosa has both VISA® and MasterCard® credit cards for our members. The



options we offer have great low rates and the convenience you expect such as online access and minimal fees— always welcome during the busy shopping season.

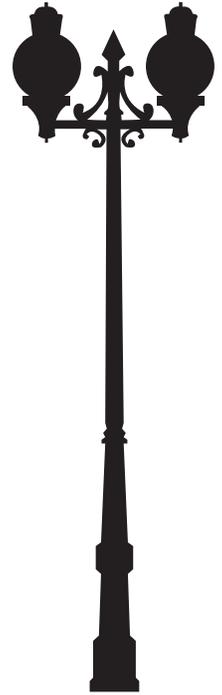
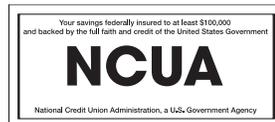
VISA

- **Visa Classic** at a low 12.90% APR
- **Visa Gold** at an even lower 11.88% APR
- NO annual fee
- 25 Days Same As Cash
- No Cash Advance Charges

MasterCard

- **MasterCard** at a low 13.9 % APR
- Low \$5 Annual Fee
- 25 Days Same As Cash
- No Cash Advance Charges

Take advantage of our great rates and benefits just in time for the holidays and apply today. Happy shopping!



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.

DEAN WILSON
PRESIDENT/CEO