



MENASHA CORPORATION EMPLOYEES CREDIT UNION

219 W. Cecil St.
Neenah, WI 54956
(920) 751-1357

February 2009

www.menashacorpecu.org

Make the Most of your Credit Union Ownership

Your credit union is the best place to look for all your financial needs. Now more than ever, with all the media attention on bank failures and problems – it's time to move your business to the credit union – because we exist only to serve **YOU!** You are the shareholders. You are the owners. We work to bring you the best rates on your deposits and to lend responsibly to help you achieve your goals.

Now is a great time to bring your deposits and loans to MCECU, with:

- two Money Market accounts that pay a higher rate of interest and still give you the liquidity of a savings account
- newly introduced loan discounts when you use MCECU checking and direct deposit
- Increased NCUA insurance coverage to \$250,000.
- AND 15 & 30 year Fixed rate mortgages.

Invest in and borrow from the financial you OWN. Please stop by the office or call us to learn more about these great products and how MCECU can help you fulfill your financial goals!



Catherine J. Tierney,
MCECU President/CEO



Contact me with your ideas, suggestions and questions, anytime: president@menashacorpecu.org.

Directors

Chuck Gleasner
Board Chairman

Les Simon
Vice Chairman

Andy Miller
Treasurer

Paul Burke
Director

Kathi Gonzalez
Director

Diane Sawyer
Director

Staff

Catherine J. Tierney
President/CEO

Rhonda Hansen
Office Manager

Marsha Wyrbeck
Loan Officer

Melissa Kandiko
Member Service

Office Hours

Monday-Friday
9am-5pm

Waiting out the market? Looking for insured investments? Keep Earning at MCECU with a Money Market!

Open a Money Market or Money Market Plus with MCECU to earn a higher rate of return than regular savings accounts AND keep your money accessible. Two Money Markets are available to help you start earning more with a starting balance of only \$2,500.

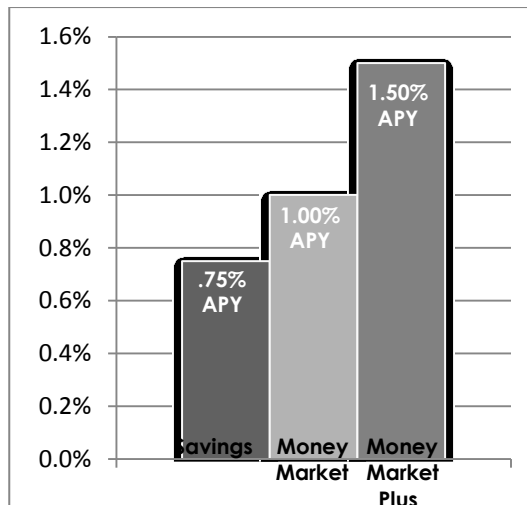
Money Market:

\$2,500 Minimum Daily Balance

Money Market Plus:

\$10,000 Minimum Daily Balance

A money market account is the perfect complement to your savings and checking accounts. If you're looking for an insured product with a higher rate of return and easy access . . . **talk to us today about opening your MCECU Money Market and keep earning!**



PC Home Banking

Available 24/7
FREE Service!

Logon at

www.menashacorpecu.org



Touch Tone Teller

New system & phone number as of 1/2/09

920-968-1052

888-341-2328

APY = Annual Percentage Yield as of 2/26/09. Rates subject to change without notice. \$15.00 monthly service charge applies if daily balance falls below minimums. A lower rate may apply if the average daily minimum balance falls below requirements. See credit union for complete details.



ATM Installed at Menasha Corporation.

Surcharge *FREE* when you use your MCECU Debit Card!

In February, we installed an ATM at Menasha Corporation's Neenah Packaging plant. Our goal was to provide Menasha Corporation employees easy access to cash and additional awareness of the great things the credit union has to offer!

The 24-Hour ATM is located just outside the cafeteria near Entrance 38. Another terrific reason to be a MCECU member!



View & Print Cleared Checks from PC Home Banking!

Need to view or print a check for tax purposes or as proof of payment? Did you miss entering one into your register? It's easy to view and print your cleared checks with *FREE* PC Home Banking from MCECU!



- Click on the check number in your account detail
- An image of the front and back of the check will appear on your screen, showing not only who it is made out to and the amount, but also any endorsements.
- Click on the check image to get an enlarged view and to print it.

Not enrolled in PC Home Banking?

It's *FREE* and easy. Contact us at 751-1357 to get started!

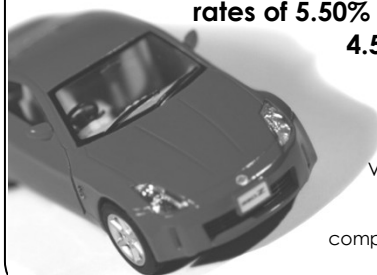
Save Hundreds with a 1% Loan Discount with your MCECU Checking!

Your next loan just became even more affordable when you have your checking account with MCECU!

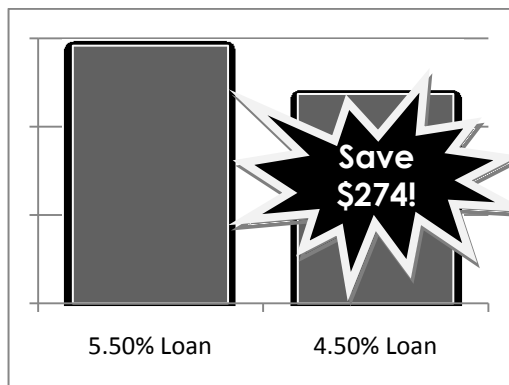
1% can save you hundreds of dollars over the course of your loan. Save up to a full percentage point on your next personal, auto or home equity loan, when you have an active MCECU Checking Account with Direct Deposit.

Be sure you get the best rate possible! Set up your MCECU checking with Direct Deposit now to ensure that you receive the best rate possible on your next loan!

\$10,000 Loan Example for 60 months at current rates of 5.50% APR and 4.50% APR.



Valid for new loans only. See us for complete details!



Talk to MCECU about a auto or home improvement loan, today!

Spring Projects & Remodeling on a Budget

Remodeling should be fun for you to enjoy your home more, not cause headaches over bills you cannot pay. Here are budget friendly tips:



A little bit goes a long way.

Simple things, like repainting walls and replacing outdated blinds and fixtures, can make noticeable improvements.

Update your cabinets.

For the cost of a can of paint and some new knobs, old cabinets can get a fresh look.

Use less costly materials.

Consider granite tiles and laminate wood flooring for a fraction of the price.

Do the work yourself.

However, call in the professionals, when a project involves highly specialized work, such as plumbing and electrical changes.

Fund your improvements wisely.

Need to borrow for your improvements, talk with a Lender at MCECU for the right loan and a great rate!