



Checks & Balances

Winter 2019



## News & Events

### Annual Meeting & Social

Please join us for the 82nd Annual Meeting & Social. The Annual Meeting is your chance to meet credit union staff and board members, and learn more about how your credit union works! Dinner will be served and door prizes awarded.

**Monday, February 11, 2019**  
**Coliseum Bar & Grill**  
**232 E. Olin Avenue**  
**Social 4:30pm, Meeting 5pm**

Kindly RSVP by February 1st using the form on the back of the newsletter or through online banking.

### MCU's Birthday Club

Who doesn't love birthdays and gifts? We love to celebrate our members' birthdays and can't wait to celebrate yours with our new Birthday Club!

Make sure to check your email during your birthday month to receive your free birthday gift from MCU.

## New Mobile App

You have been asking and it's coming soon! We are excited to announce the upcoming release of our new mobile app.

Some of the convenient options you'll find when using our new app are login authentication options (fingerprint, face recognition, voice recognition, PIN) and remote deposit capture (deposit your check with a picture). The app will be released the first quarter of 2019. Check your email or our website for updates!



## Freeze Your Credit for Free

A new federal law that was passed on September 21, 2018 now allows consumers to request a freeze on their credit at no charge. With the increase in identify theft, this is a great option to restrict access for unauthorized accounts being opened up in your name. Have a child under the age of 16? You can also put a freeze on their credit as well.

In addition, fraud alerts will now remain in place for one year (they used to last only 90 days). When putting a fraud alert on your credit report, the creditor has to verify your identify.

Contact the following agencies for these free services:

Equifax: [Equifax.com/personal/credit-report-services](http://Equifax.com/personal/credit-report-services): 800-685-1111  
Experian: [Experian.com/help](http://Experian.com/help): 888-EXPERIAN (888-397-3742)  
Transunion: [TransUnion.com/credit-help](http://TransUnion.com/credit-help): 888-909-8872

## New Member Referral Program

Refer a new member to MCU and earn \$25! New members will need to open at least one of the following accounts and state they were referred by you in order for you to qualify for the referral bonus:

- Checking & Savings Account with direct deposit\*
- Auto Loan, Personal Loan, or Mortgage (Refinance)\*\*

\*Gift will be rewarded beginning of month following initial direct deposit for checking & savings accounts

\*\*Gift will be rewarded a few days after qualifying loan is closed  
This offer is subject to change at any time without notice.



Big Enough to Serve...Small Enough to Care!





# Two Open Seats, Two Candidates

The Madison Credit Union Board of Directors election will be held at the Annual Meeting on February 11, 2019. Robin Piper and JoAnn Terasa, both current members, have been nominated to keep those seats. A call for nominees was put forth in Madison Credit Union's Fall 2018 newsletter, but no other candidates were nominated.



**R**obin Piper has been a MCU member for the 40 years he's been employed by the city. He's the Chief Administrative Officer for the Water Utility. Having served four terms on the MCU board, Robin would like the opportunity to continue serving MCU and its members.

Robin wants to help meet current needs and shape the future direction to help MCU continue to be a great financial institution and resource for the city and its employees.



**J**oAnn Terasa has been a MCU member for 39 years. JoAnn has served on the credit union's Board of Directors since 2013. She recently retired from the City of Madison Assessor's Office after 40 years of service.

JoAnn feels the MCU Board of Directors should provide our members with new and innovative products and services based on technology and practices. These services should be designed to be cost effective for our members. Customer service is our number one goal.

Credit Union board members are responsible for the general direction and control of the credit union. They aren't compensated for their time, but serve strictly on a volunteer basis. To all board members, past and present, thank you for your service!

## Annual Meeting Reservation Form

Monday, February 11, 2019  
4:30pm Social  
5:00pm Meeting

Coliseum Bar & Grill  
232 E. Olin Avenue  
Madison, Wisconsin

\_\_\_\_\_ Will be attending the Annual Meeting.      Number Attending: \_\_\_\_\_

\_\_\_\_\_ Will **NOT** be attending the Annual Meeting.

Name (please print): \_\_\_\_\_

Address: \_\_\_\_\_

Account: \_\_\_\_\_ Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

Please return RSVP to Madison Credit Union, 949 E. Washington Ave., Madison, WI 53703 by Feb. 1, 2019

### MCU Locations

#### Main Office:

949 East Washington Avenue  
Ph. 608-266-4750  
Monday - Friday: 8:30 a.m. - 5:00 p.m.

#### Drive Up

Monday - Friday: 7:30 a.m. - 5:30 p.m.  
Saturday: 9:00 a.m. - Noon

### Shared Branch Outlets

#### Dane County Credit Union

South - 2160 Rimrock Road\*

West - 709 Struck Street\*

East - 3394 E. Washington Ave.\*

Monday - Friday: 9:00 a.m. - 5:00 p.m.  
Saturday: 9:00 a.m. - Noon



#### Heartland Credit Union

Verona - 105 Enterprise Drive\*

East - 5325 High Crossing Boulevard\*

DeForest - 120 Vinburn Road\*

Monday - Friday: 9:00 a.m. - 5:00 p.m.  
Saturday: 9:00 a.m. - Noon

#### Heritage Credit Union

2555 Shopko Drive\*

Monday - Friday: 9:00 a.m. - 5:30 p.m.  
Saturday 8:30 a.m. - Noon

\* Refer to the locations page at madisoncu.com for drive up hours, ATMs, and other information.

CU\*TALK Phone Number:

1-800-860-5704

Lost/stolen ATM/Debit card call:

1-800-523-4175

PLEASE NOTE CLOSINGS:

Tuesday, January 1, 2019

Monday, January 21, 2019

# Thanks for your credit union membership

[www.madisoncu.com](http://www.madisoncu.com)



#### Comments Are Welcome

Checks & Balances is published quarterly to help members make informed choices for their financial health. We welcome your comments.

Send comments to: Madison Credit Union  
949 East Washington Ave., Madison, WI 53703 or  
[creditunion@cityofmadison.com](mailto:creditunion@cityofmadison.com)