



## Xmas Club Payout

Your Christmas Club money will be available in your Savings Account on October 1st, 2019. When you save all year, you'll have the cash to pay for your holiday expenses.



If you don't have a Christmas Club account, now is a great time to open one. Stop by the credit union today to get started!

## Candy Bar Fundraiser

MCU is once again selling the World's Finest Chocolate bars in our lobby. Candy bars are just \$1 and the proceeds are used towards Christmas gifts for homeless children through Santas Without Chimneys. Last year we sold 1200 chocolate bars. We were able to purchase gifts for 7 children and wish list items for the Goodman Community Center. Thanks for your support!

## Free Financial Resource

Madison Credit Union has partnered with BALANCE to offer financial wellness services. BALANCE offers financial counseling and educational services and is a free service for our members. These services are confidential, so no information is shared with MCU.

BALANCE has a variety of resources available such as:

- Financial Coach Hotline
- Money Management Counseling
- Credit Report Review
- Home Purchase Education
- Foreclosure Prevention Struggling
- Identity Theft Solutions
- Debt Repayment Options

Visit [balancepro.org](http://balancepro.org) or call BALANCE at 888-456-2227 to utilize these resources.

**Stop in with your little ghou or goblin during the month of October to get a free trick or treat bag with treats\* to help make their Halloween spooktacular!**

\*Available while supplies last

## GAP Pays Off

One of our MCU members, Scott, was driving his 2018 Ford Edge one morning and hit a deer. Due to the cost of repairs needed to repair his vehicle, Scott's insurance totaled out his 2018 Ford Edge.

- Scott had a balance of \$27,185.97 he owed on his auto loan at the time of the accident.
- Scott received a check from his insurance company for \$25,085.93 - the amount his vehicle was worth.
- Scott still owed the difference of \$2,100.14!

Scott was relieved when he remembered that he accepted GAP (Guaranteed Auto Protection) insurance with his auto loan. GAP reviewed his claim and sent a check for \$2,100.14, which covered the difference he still owed!

For more information about GAP coverage, contact the MCU lending department.





# International Credit Union Day!

On October 17, 2019, Madison Credit Union will join with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day®. Visit us at Madison Credit Union, and celebrate with cupcakes, drawings, and giveaways!

There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—and Madison Credit Union joins them in celebration of the not-for-profit cooperative spirit that all credit unions share.



**Local Service.  
Global Reach.**

This cooperative spirit has led to life-changing opportunities for people all over the world who've wanted to start a small business, own a home or continue their education but were denied access to other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people. This is why Madison Credit Union celebrates ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

## Call for Nominations

Help make a difference and contribute to the future of MCU! We encourage you to get involved and to nominate yourself or recommend someone else who you think would be a great leader for our board. There is one candidate up for re-election this year. Please complete the below form with your nomination and return it by December 1, 2019.

### Nomination Form

I, \_\_\_\_\_  
(your name)

nominate \_\_\_\_\_  
(nominee name)

\_\_\_\_\_  
(department and/or street address)

as a candidate for the board of directors of Madison Credit Union.

Signed \_\_\_\_\_ Date \_\_\_\_\_

Send your nomination to: Nominating Committee, Madison Credit Union, 949 E. Washington Ave., Madison, WI 53703 by December 1, 2019.

### Contact Information

**Main Office:**  
949 East Washington Avenue  
Ph. 608-266-4750  
www.madisoncu.com

**Lobby Hours:**  
Monday - Friday: 8:30 a.m. - 5:00 p.m.

**Drive Up Hours:**  
Monday - Friday: 7:30 a.m. - 5:30 p.m.  
Saturday: 9:00 a.m. - Noon

**Upcoming Closings:**  
November 28 & 29, 2019  
December 24, 2019 at Noon  
December 25, 2019  
December 31, 2019 at Noon  
January 1, 2020

**CU\*TALK Phone Number:**  
1-800-860-5704

**Lost/stolen ATM/Debit card call:**  
1-800-523-4175

**MCU Mobile Banking App:**



### 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

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

#### 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

