

AMCCU CONNECTIONS

Spring 2009

Convenience. Locations. Member Service. Access.

AM Community Credit Union partners with Credit Union Service Centers to give AMCCU members more access to your money!

Everyone wishes for more choices, and at AMCCU we aim to please. To serve our members better, we have joined a national network of cooperative credit unions that provides our members with easy access to their accounts at thousands of shared branches or Credit Union Service Center locations nationwide.

To use a Credit Union Service Center, you will need a picture ID and your AMCCU account number. Simply choose the participating location that is most convenient for you to conduct your financial transactions just as you would at AMCCU. To find a location, visit: www.cuservicecenters.com or click on the swirl located on AMCCU's Web site at www.amccu.org.

AMCCU members can also download service center information and directions into popular Garmin and Tom-Tom GPS locator applications, or access a nationwide directory just by clicking on the "download" tab on the www.cuservicecenters.com Web site – great for college students away from home, retirees on extended vacations, business travelers and spur-of-the-moment shopping trips! If a computer look-up isn't possible, members can

call **1-800-919-2872** for turn-by-turn directions available in English or Spanish.

In addition to nationwide access, two Credit Union Service Centers have been opened a little closer to home at Gateway Technical College campus locations: 400 County Rd. H, Elkhorn, Wis. and 3520 30th Ave., Kenosha, Wis. It's your money; AMCCU makes it easier for you to get it where you want it, when you want.



For locations, visit
www.cuservicecenters.com



NetBranch Mobile

Check Accounts by Cell Phone!

AM Community Credit Union introduces NetBranch Mobile, as an extension of our online banking solution, NetBranch. NetBranch Mobile now offers members the flexibility and freedom to check account balances and make transfers between primary accounts using a cell phone with Web browser capabilities. Easy to use, NetBranch Mobile uses the same login and password as online banking. You can learn more about NetBranch Mobile by visiting www.amccu.org and clicking on the tab at the top of the page, or call **262-967-3700** to speak with a member service representative.



AM Community Credit Union "Shred Fest" Helps Kick Off the American Red Cross Heroes Event in May

For generations, the American Red Cross has provided heroes to our community. In order for the Red Cross to continue to meet our community's needs, we need people willing to be heroes for the American Red Cross. Heroes are people and businesses who commit to raising money for their local Red Cross chapter. Money raised by heroes helps people in our community.

AM Community Credit Union and the American Red Cross in Southeastern Wisconsin look forward to "shredding" all records from last year as the second annual Heroes for the American Red Cross event kicks off. On Saturday, May 2, starting at 9 a.m., AM Community Credit Union located at 6715 Green Bay Rd., Kenosha, will hold its bi-annual "Shred Fest." The American Red Cross will be the recipient of donations from the "Fest." The event is also scheduled to have a live remote, celebrity shredders,

booths staffed by independent consultants and local businesses selling items perfect for Mother's Day. So bring it on! Save up all of those papers and documents that need shredding and join AM Community Credit Union on May 2 and be a hero for the American Red Cross.

Last year, with the help of AM Community Credit Union, all of the AMCCU employees and the support of Co-Chair Brian Jaffe, participation in the first annual Heroes event from AM Community Credit Union was a huge success! The Credit Union had a Bake Sale and sold Heroes squares and wristbands, raising over \$1,200 for the Red Cross!

For more information on how you can "Be a Hero" for the American Red Cross, call **262-554-9997**, email roskac@wi-redcross.org, or visit www.redcrossinsewis.org.

May 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		All month Bring donation flyers to Cousins and 10% of the \$5 combo meal is donated. Get a FREE cookie!		All month Buy a Hero Square at Pick N' Save and the proceeds are donated to your local Red Cross.	1	2 Shred Fest AM Community Credit Union 9 a.m. – Noon
3 Blessing of the Bikes Lumpy's Sports Bar & Grille – Salem 12 – 6 p.m.	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20 Guest Bartenders Captain Mike's 7 p.m. – Midnight	21	22	23
24	25	26	27	28	29	30

Co-Chair
Martha Aiello
Madrigran, Aiello & Santarelli, LLC
Attorneys at Law

Co-Chair
Kevin Griffin
US Bank

Co-Chair
Brian Jaffe
AM Community
Credit Union

Co-Chair
Loretta Jaffe
US Postmaster
Pleasant Prairie

Co-Chair
Dave Strash
Happenings
Magazine

Thank you to the local American Red Cross Heroes. They are helping the Red Cross provide shelter, food, counseling and other assistance to those in need.

- Aiello Family Dental
- AM Community Credit Union
- Bank of Kenosha
- Bindelli's City Zoo, Bindelli's Safari
- Crown Trophy
- DeRango's Restaurant
- First Banking Center
- Heroes & Dreams
- Indian Trail Academy
- Madrigrano, Aiello & Santarelli, LLC Attorneys at Law
- Kenosha Community Media
- Cove Realty
- Reuther High School
- Southport Bank
- Studio 22

Please help make these Heroes events a success.

For an updated list of events, please visit www.redcrossinsewis.org.

Convenient ATM Access

Wilmot, WI, ZIP Code 53192

- KC's Cabin – 309 Rt. 173, Spring Grove, IL
- Sentry Foods – 600 N. Lake Ave., Twin Lakes, WI
- Main Street Tap – 338 E. Main St., Twin Lakes, WI
- 7-Eleven – 359 W. North Ave., Antioch, IL
- Wheatland Convenience Store – 33703 59th St., New Munster, WI
- *Sit N Bull – 39600 Bloomfield Rd., Powers Lake, WI
- Fox Lake Town Center – 129-31 Fox Lake Town Ctr., Fox Lake, IL
- Nutty's Sports Bar & Grill – 65 W. Grand Ave., Lake Villa, IL
- Oak Park Lounge – 801 W. Oak Grove Rd., Johnsburg, IL
- Half Time Bar & Grill – 2405 Johnsburg Rd., Johnsburg, IL

CREDIT UNIONS

- | | |
|-------------------------------------------------|------------------------------------------------------------|
| Great Lakes CU
351 E. Rt. 173
Antioch, IL | Community Trust CU
1380 Deep Lake Rd.
Lake Villa, IL |
|-------------------------------------------------|------------------------------------------------------------|



In this issue of *Connections*, we explore locations within 10 miles of Wilmot, Burlington, and Lake Geneva, Wis. ZIP codes 53192, 53105 and 53147. In addition to AMCCU's two Kenosha ATM locations at 6715 Green Bay Rd. and 2707 30th Ave., AMCCU members have the surcharge-free locations at left for easy access to cash using an AMCCU debit card. To view other locations near where you live, work or vacation, visit www.amccu.org and click on the links tab for ATM network locators. With more than 37,000 locations worldwide, we're always with you.

Burlington, WI, ZIP Code 53105

- Sentry Foods – 156 S. Pine St., Burlington, WI
- White Fox Den – 864 Milwaukee Ave., Burlington, WI
- The Fun Zone – 1112 Milwaukee Ave., Burlington, WI
- *Lyons Shell Plaza – 1415 Mill St., Lyons, WI
- River House Pub & Grill LLC – 101 E. Main St., Waterford, WI
- *Target – 660 N. Edwards Blvd., Lake Geneva, WI
- East Troy Point Shell – 2526 E. Main St., East Troy, WI

CREDIT UNIONS

- Educators CU
448 Falcon Ridge
Racine, WI

Lake Geneva, WI, ZIP Code 53147

- Fontana Corner Market – 286 Valley View Dr., Fontana, WI

CREDIT UNIONS

- | | |
|----------------------------------------------------------|---------------------------------------------------------------------------------------|
| Educators CU
611 E. Geneva St.
Elkhorn, WI | Blackhawk CU
1116 E. Geneva St.
Delavan, WI |
| Southern Lakes CU
17 N. Washington St.
Elkhorn, WI | * These locations are also within
10 miles of Lake Geneva, Wis.,
ZIP code 53147 |

DEBT vs SAVINGS THE SHOWDOWN

It's a dilemma many Americans face: should you pay off debt or focus on saving? If credit card bills are piling up fast, you may think saving for the future is out of the question. With a plan in place, it's possible to pay off debt *and* build savings at the same time.

Tackling Debt

A major step in reducing debt includes creating a budget and cutting expenses, which should leave you with more funds to apply toward your bills. It's not necessary to bar all luxuries from your life. Instead, think of practical ways to save money. When paying off debt, it's important to avoid placing more items on credit. If you want to reduce debt faster, make payments that exceed the minimum amount.

Building Savings

Trimming expenses can also leave you with more money to save. After paying your monthly credit card bills, put aside as much money as possible. You'll have peace of mind knowing that an emergency fund is available should you need it. By focusing on a dual strategy, you'll decrease debt, and with money saved, you won't need to rely on credit.

AM Community Credit Union has several savings options to help you stay on track. Call **262-697-3700** for details.

Invest In America

Credit Union Members Save Even More on Chrysler, Dodge and Jeep Vehicles

Getting revved up to buy a new car? Your credit union has teamed up with Chrysler to bring you a great deal on new Chrysler, Dodge and Jeep vehicles.

Chrysler recently announced their new Employee Pricing discount. But as a credit union member, you can save up to an additional \$1,000 through cash allowances when you finance your auto loan with AM Community Credit Union, depending on which vehicle you choose.* Plus, if there are other incentives on your model, you'll get those as well! Save even more money with our low auto loan rates when you finance through us. Talk to a credit union representative to become pre-approved before you head to the dealer.

Getting a cash allowance couldn't be easier. Just go to www.lovemycreditunion.org for complete details including a list of qualifying vehicles and incentives. To qualify for the Credit Union Member Cash program, simply let your Chrysler, Dodge or Jeep dealer know you are financing your new vehicle through your credit union.

*Cash allowance varies by model and model year. Not all vehicles qualify. See dealer for details.

Consumers must purchase or lease an eligible Chrysler vehicle through a franchised Chrysler, Dodge or Jeep dealer and finance this vehicle through a participating credit union by 6/30/09 to qualify for the cash allowance.



Go to www.lovemycreditunion.org today for more information on the Credit Union Member Cash program.

When you buy an American car and finance it through a credit union, you're doing your part to Invest in America.

Go to www.lovemycreditunion.org today for more information on the Credit Union Member Cash program.

Dates to Remember

2009

- | | |
|---------|------------------------------------------------------|
| April 9 | Spending Tomorrow's Money Today (Student Seminar) |
| May 2 | Shred Fest (Proceeds benefit The American Red Cross) |
| May 25 | Memorial Day (Credit Union Offices Closed) |
| June 9 | Twilight Jazz (Anderson Arts Center) 7 - 9 p.m. |
| June 23 | Twilight Jazz (Anderson Arts Center) 7 - 9 p.m. |
| July 4 | Independence Day (Credit Union Offices Closed) |
| July 7 | Twilight Jazz (Anderson Arts Center) 7 - 9 p.m. |
| July 25 | Shred Fest (Proceeds benefit Relay for Life) |

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www.amccu.org

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Green Bay Road

6715 Green Bay Road
Kenosha, WI 53142
697-3700

Indian Trail Academy

6800 60th Street
Kenosha, WI 53144
Open B days: 11 a.m. - 1 p.m.

Northside

2707 30th Avenue
Kenosha, WI 53144
697-3700

Uptown

6218 26th Avenue
Kenosha, WI 53143
697-3700

Kenosha Lobby Hours

Monday, Tuesday, Thursday:
9 a.m. - 5 p.m.
Wednesday: 9 a.m. - 1 p.m.
Friday: 9 a.m. - 6 p.m.
Saturday: 9 a.m. - Noon

Kenosha Drive-up Hours

Monday - Thursday:
7 a.m. - 6 p.m.
Friday: 7 a.m. - 6:30 p.m.
Saturday: 8 a.m. - 1 p.m.

Racine

1313 High Street
Racine, WI 53404
633-2252

Racine Lobby Hours

Monday, Tuesday, Thursday:
9 a.m. - 5 p.m.
Wednesday: 9 a.m. - 1 p.m.
Friday: 9 a.m. - 6 p.m.
Saturday: 9 a.m. - Noon

Racine Drive-up Hours

Monday - Thursday:
7:30 a.m. - 5 p.m.
Friday: 7:30 a.m. - 6:30 p.m.
Saturday: 8 a.m. - 1 p.m.

Touch Tone Teller

(262) 697-3737 or
(800) 261-0233

24 HOUR LOAN EXPRESS

(877) 268-2615 or www.amccu.org



AMERICA'S
CREDIT UNIONS®

Where people are worth more than money.™