

AMCCU CONNECTIONS

Fall 2009

Oct. 15, 2009 – *It Belongs to Me*

Celebrate National Credit Union Day!

Did you know that more than 170 million members belong to credit unions in 97 countries around the world? The first credit union started back in 1844 when a group of weavers in England sold shares to raise money to purchase goods below retail prices. In turn, the Rochdale Society of Equitable Pioneers passed the savings on to shareholders (members) who could purchase these goods at a lower cost.

In 1908, St. Mary's Bank Credit Union in Manchester, N.H., was the first credit union to open its doors in the United States. It carried on the "not for profit, but for service" tradition that credit unions in England, Germany (1850) and Canada (1901) had started before them.

Savings Are Still Passed on Today

As a member of AM Community Credit Union your credit union does belong to you, and that's why you benefit from the better rates and lower (or no) fees that your membership affords. When the credit union saves or earns money, the savings and earnings are passed on to you – not to a small group of stockholders. In 2008, AMCCU provided \$1,737,216 in direct financial benefits or the equivalent of approximately \$204 per member household.*

Come Celebrate with Us

Every October we gather to remember those who started the first credit unions and those who continue and expand on these fine traditions today. We also hope to educate members and potential members of the benefits credit unions have to offer.

Come join us Oct. 15, 2009, for a cup of coffee and a piece of Kringle, as we celebrate the past and toast to the future of credit unions across the globe. After all, AM Community Credit Union belongs to you!

*Source: Datatrac, NCUA, and CUNA.

Source: www.cuna.org.

Source: America's Credit Unions, www.creditunion.coop.

Did You Know ...

Credit unions offer a lot more than you might think. You may have opened a savings account as a child, and even moved on to a checking account and then financed a mortgage through AM Community Credit Union, but there are so many other ways we can save you money!

- Finance a new vehicle or refinance your current auto at a lower rate.
- Utilize a full suite of online banking services including: E-statements, Bill Pay, Mobile Banking and more!
- Save for retirement or invest with an IRA (individual retirement account), money market funds, or certificates of deposit.
- Insure your auto, home, family and more with competitive rates through Cuna Mutual's Members[®] program.
- Get financial planning advice for free with BALANCESM.

And that's just the tip of the iceberg. Call us today and we'll help you start saving right away!

YOUR
MONEY YOUR
CHOICE



YOUR CREDIT UNION™

AMCCU in Our Communities

"You did it again! No one does it better than AM Community Credit Union!" ~Peace Home, Inc.



AM Community Credit Union received the above comment in a recent thank-you note received from Peace Home, Inc.'s Executive Director Robert Harmon. Every month, contributions from members and employees help designated community organizations through AMCCU's Casual for a Cause program.

In January 2009, AMCCU member and employee contributions helped Peace Home, Inc. acquire new furniture for their gathering space. Peace Home, Inc. is a group home for adolescent boys located in Racine, Wis. Founded by AMCCU members Robert and Sealeaner Harmon, Peace Home's mission is to meet the emotional, intellectual, physical, social and spiritual needs of those entrusted to their care.

Giving back to our communities is just one way AMCCU actively strives to demonstrate our core value of improving the lives of our members and the communities we serve and the credit union philosophy of "people helping people."

You Come First

Our Service Solutions Put You in the Driver's Seat

The landscape of banking is changing with each new headline, as the federal government takes steps to ensure the safety and soundness of the U.S. banking system. During changing times, we want to assure you that AM Community Credit Union remains strong and secure. We will also continue offering innovative service solutions that allow you to manage your financial needs like a champ.

Time to Shift Gears

If you have been idling at the corner of Paper Statement Street and Stamped Envelope Avenue, it's time to step on the gas and start saving time and money at Electronic Banking Boulevard. At AMCCU we offer a number of tools that can really enhance and simplify your life. Here are a few to consider:

- **Online Banking.** At any time of day you can check your balance, transfer funds between accounts, view transaction history and keep an eye out for fraudulent activities.
- **Bill Pay.** You can choose who to pay and when, schedule automatic payments and avoid late fees because you know your bills will be paid on time.
- **E-statements.** More secure than paper statements, E-statements contain the same information as their tree-killing friends, can't be stolen from your mail box and can be accessed through your online banking sign on.
- **Mobile Banking.** Always on the go? With mobile banking you can check balances before using your AMCCU debit card and make transfers using the same sign on and password used for online banking. Access NetBranch mobile at www.amccumobile.org using your cell or PDA's web capable browser.

Cross the Finish Line

Instead of waiting in line at the drive-through, relying on the postal service or wasting gas driving to a branch, check your rear-view mirror and leave old habits behind. Contact us at **262-697-3700** and we'll walk you through the setup. You'll be on your way to Victory Lane in no time!



Keeping Your Money Safe

Sixty-two percent of members agree that the greatest credit union benefit is knowing that their money is safe and sound.* Each deposit you make is federally insured by the National Credit Union Administration (NCUA). Under newly passed legislation, each account holder's funds are insured to at least \$250,000 until Dec. 31, 2013.** When you trust your money to a credit union, you can rest assured that it will be there when you need it. More information about NCUA insurance and coverage is available at the NCUA Web site, www.ncua.gov.

* Source: CUTS Performance Marketing, www.cutspm.com.

** On Jan. 1, 2014, the insurance coverage will drop to \$100,000, excluding certain retirement accounts.



Cutting the Cost of Raising Kids

Trim the Family Budget While Teaching Good Money Habits

In a culture where parents often respond yes to a child's plea for more, the economy jostles things back into perspective. Families are cutting costs to help ends meet – and discovering that teaching important life skills makes sense and cents.

Kid-Friendly Tips for Cutting Back

Invite a few, the favorite. Rather than throwing an extravagant birthday party at a destination site where zillions of classmates are invited, host a slumber party for your son or daughter and two of his or her closest pals. *Benefit:* They get to giggle (until the wee hours of the morning) with their two best friends, and you get to better know who your son or daughter are hanging with.

Be trendy and green. Don't open your wallet for department store threads that your kids soon outgrow. Buy second-hand, and be a savvy fashionista who knows that vintage clothing is in style. *Benefit:* Buying pre-owned clothing is easy on your stash of cash and lets youngsters play a real part in recycling.

Perform technology triage. Cell phone plans, with extras like text messaging, Web access and pay-per-download games, can topple the family budget. So can cable TV with premium channel packages. Award incentives to kids to give up technology extras. Contribute the dollar difference between basic and premium plans to their college savings. *Benefit:* There's still entertainment, and the college account grows.

Play nice. Take turns. Encourage kids to start a game-borrowing club with friends. Each child plays his or her Xbox® 360 or PlayStation® game for a week and then passes it on to the next player in the club. *Benefit:* You spend less on pricey new games, and nobody gets tired of playing the same old thing week after week.

Grocery shop with kids – and coupons. Comparison shop, buy needed items only, shop sales and redeem coupons. Give the children some of the money saved by using coupons. Up the ante and give them all of the money saved if they deposit it into their savings accounts. *Benefit:* Your family eats for less, and kids learn it pays to save.

Be hobby picky. Help kids choose extracurriculars based on what's most affordable. Some sports cost more to play because of special equipment. Track, for example, costs less than tennis or golf. Consider choir or cheerleading, if marching band or dance means an expense for instruments, uniforms or costumes. *Benefit:* Children get involved and still have fun, while learning to live within their means.

Kids are always anxious to act more grownup. Take the opportunity to model for them that living within a budget is an important adult skill. Maybe not right away, but they'll appreciate the benefits of frugality you taught them. And won't they have fun spending the money you helped them save on the really important things in life?

Credit Union Shared Service Centers

AMCCU is a part of a national network of cooperative credit unions called shared branching that offers the ultimate in convenience. Shared branching allows AMCCU members to use thousands of locations nationwide to transact their AM Community Credit Union business. To find a service center location near where you are or want to be, visit www.cuservicecenters.com or call **1-800-919-2872**.



For locations, visit
www.cuservicecenters.com

Gateway Technical College Campus Shared Service Centers

3520 30th Ave., Kenosha, WI (Science Building)
400 County Rd. H, Elkhorn, WI (Secondary Building)
1001 S. Main St., Racine, WI (Racine Building, Rm 103) ****NEW****

Christmas Club Accounts Set to Transfer



Oct. 12, 2009: Christmas Club Accounts transfer to regular savings accounts just before the holiday shopping season begins. Receive your complimentary gift when you renew or open a new Christmas Club Account for 2010 at any AMCCU branch before Nov. 30.

Dates to Remember

2009

- Oct. 12 Christmas Club Accounts transfer
- Oct. 12-17 Money Smart Week Wisconsin
- Oct. 15 International Credit Union Day
- Nov. 25 Credit union lobbies will be open until 5 p.m.
- Nov. 26 Thanksgiving – Credit union offices closed
- Dec. 24 Christmas Eve – Credit union offices close at 1 p.m.
- Dec. 25 Christmas Day – Credit union offices closed
- Dec. 31 New Year's Eve – Credit union offices close at 1 p.m.

2010

- Jan. 1 New Year's Day – Credit union offices closed
- Jan. 18 Martin Luther King Jr. Day – Credit union offices closed



www.amccu.org

Board of Directors

- Kenneth Johnson
Chairperson
- Jack Cole
Vice Chairperson
- Clarence Dabbs
Treasurer
- Joyce Schmidt
Secretary
- Jim Janis
- Rick Phillips
- Curt Wilson
- Michael Zarletti
- Phyllis Ziccarelli
Directors

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



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CREDIT UNIONS®

Where people are worth more than money.™

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