



www.wismedcu.org

# MONEY MATTERS

Winter 2010

2221 S Webster Ave  
Green Bay, WI 54301

Ph: (920) 432-4353 Fax: (920) 432-1301

ART (920)437-3480 or 1-866-437-3480

www.wismedcu@wismedcu.org

*Retirement will change a lot  
of things about your life...  
but nothing can change  
the wonderful person you are.  
Wishing You Much Happiness.*

Diane,  
Thank you for your nine years of hard work and dedication. We will all miss you. We wish you great blessings in the years to come! Congratulations on your retirement!

## Thank You Diane!

### Transfer your loan to Wisconsin Medical Credit Union and Get 1% Off Or More Of Your Current Loan Rate\*

Paying a higher interest rate on your auto loan, personal loan, or credit cards? We will give you 1% off of your current rate when you refinance with Wisconsin Medical Credit Union.

\* New money only. Rate depends on your credit score. Subject to loan approval. Excludes mortgages. Excludes student loans. Minimum loan amount of \$5,000.00. Minimum interest rate of 3.99%

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## Did Holiday expenses CRUNCH your budget?

Don't stress about the cost the Holidays had on your budget. Apply for a debt consolidation loan today at Wisconsin Medical Credit Union. Pay your loan by payroll deduction, it is not only easier and more convenient for you, but it will also save you on finance charges. Don't get stuck paying high credit card interest rates, apply today!

Loan applications are available at [www.wismedcu.org](http://www.wismedcu.org) or at Wisconsin Medical Credit Union.



## Now Offering Auto And Homeowners Insurance

Why juggle policies and payments to one company for your home insurance, one for your car, and another for your motorcycle or RV?

The MEMBERS® Auto and Homeowners Insurance Program through Liberty Mutual Insurance Company can help wrap up your insurance needs in a single, convenient package—endorsed by your trusted credit union!\*\*

You and your family could be protected with:

- Toll-free phone or online claims service
- 24-hour emergency roadside service nationwide\*\*
- Guaranteed home and auto repairs with trusted providers
- Identity theft coverage
- New Car Replacement program
- Cost savings with the Accident Forgiveness program

Some benefits are automatic, while others require individuals to qualify or purchase the coverage, such as the New Car Replacement benefit.\* If you want protection that helps you find temporary living arrangements in an emergency, MEMBERS Auto and Homeowners Insurance may offer your kind of coverage.

When your questions are important, you deserve answers from a professional. Your credit union endorses products and services available through CUNA Mutual Insurance Society, where licensed insurance professionals are committed to offering expert answers and personalized service, including:

- **Detailed assessment** focused on your needs and goals

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- **Pressure-free**, no-obligation recommendations
- **Convenience**—sales and service information by phone or mail

You come first...

- **Insurance solutions** that fit your goals and lifestyle
- **All your options**—and time to think and decide
- **Ongoing service**—when your questions are answered and you've become a valued policyholder, support is still available one-on-one and toll-free

*Average credit union member savings is \$350.39\* a year.*

Combine auto and home coverage and you could save even more. Call toll-free **1-888-380-9287** today. Our helpful, professional representatives can review your situation and provide a no obligation quote.

\*These descriptions are necessarily brief and subject to the terms stated in the policy and related endorsements; available where state laws and regulations allow; may vary by state. Figure based on a February 2009 national sample of auto policyholder savings when comparing their former premium with those of Liberty Mutual's group auto and home program. Individual premiums and savings will vary. Discounts are not available in all states and discounts vary by state.

\*\*Coverage provided and underwritten by leading insurance companies, including Liberty Mutual Insurance Company and affiliates, 175 Berkeley Street, Boston, MA. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverages and limitations. Emergency Roadside Assistance is available anywhere in the U.S. and Canada. With the purchase of our optional Towing and Labor coverage, the cost of towing is covered, subject to policy limits. **The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.**



## Click Cancel, Choose Credit

**You have built in fraud protection on your debit card!**

When checking out at a store using your debit card, you have an option of choosing debit or credit. By choosing debit, you will be asked to type in your pin number, by choosing credit, you will be asked to sign for your purchase. By choosing credit you receive 0% fraud liability. That means if fraudulent transactions would occur on your account from that transaction Visa would cover 100% of the fraudulent charges\*. Choosing credit is a way of protecting you and your money. When you check out at a store and the pin pad goes right to debit, click the cancel button and choose the button that says credit. If that option is not available let your cashier know you want to use credit\*\*. Every purchase made on your debit card comes directly from your checking account whether you choose debit or credit.

\*Eligible transactions include most purchases made with your debit card that do not require a personal identification number (PIN). U.S. issued cards only. Cardholder must notify issuer promptly of any unauthorized use.

\*\*Places you will not be able to choose credit are places that do not accept credit card transactions.

## Mark Your Calendar March 8<sup>th</sup>, 2010 45<sup>th</sup> Annual Meeting Prizes and Refreshments

Wisconsin Medical Credit Union's 45<sup>th</sup> Annual Meeting will be held on March 8<sup>th</sup>, 2010. The meeting will be at the credit union. There will be many prizes and lots of refreshments to be enjoyed for FREE to anyone who would like to attend.

**Time** 5:30 p.m.

**Cost** FREE

*RSVP's are appreciated to assure proper ordering of refreshments*

**Come Celebrate With Us!**

### Important Tax Information

Did you pay \$600.00 or more in interest on your home equity loan for the year of 2009? If so, you'll be getting a 1098 tax form with the dollar amount you'll need to claim on your taxes! Make sure to check with your tax advisor first just to be safe. If you do not receive one, it doesn't mean that you can't claim it. Use your December 31<sup>st</sup> statement to find out the total interest you have paid in the year 2009. If you have earned \$10.00 or more in interest from your savings account in 2009, you'll be getting a 1099. Watch your mail for the tax forms, they will be sent out soon.

Financing or refinancing your home or auto loan to a tax deductible loan with Wisconsin Medical Credit Union could give you more money on your tax returns.



### Tax Deductible Loans

We all would like to receive more money back from our taxes. Did you know that you can have an auto loan that is tax deductible? We call this a *tack* on loan. How does it work? By adding a mortgage to your auto loan, you get the same low interest rate, but is tax deductible. Since your car is being used for collateral, you don't have to worry about appraisals, letter reports, and all of the other hassles of mortgages. Check with your tax advisor about whether or not you qualify for this loan.

### An Easy Way To Save For Property Taxes

Tax Club Savings Accounts! These accounts earn more interest than regular savings accounts, and the amount is disbursed to you during Tax Season. Deposits can be made by cash, check, or payroll deduction or automatic deposits whenever it is most convenient for you. Stop in today to ask one of the members of our staff about opening a Tax Club Savings Account.



**Win \$25.00**

Want to win \$25.00? All you have to do is read your newsletter! Find the hidden account number, and if it's your account number **YOU WIN!** You have until the end of the month to claim your prize. The winter issue you have until the end of January, the spring issue you have until the end of April, the summer issue you have until the end of July, and the fall issue you have until the end of October.