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Save the Date!

Our 52nd Annual Meeting will be Wednesday, April 19th at 5:30 p.m. More details to come on our web site, Facebook, and in the spring issue of Money Matters.

NEW YEAR LOAN SPECIAL!
Unsecured loans at 7.75% APR*!
Too much holiday spending giving you the blues?
Consolidate your debt
and turn those blues into greens!

Other rates and terms are also available. Contact the credit union for more information, or apply online today.

*APR = Annual Percentage Rate. \$2,500.00 minimum. New money only. Rates, terms and conditions vary based on credit and qualifications and are subject to change without notice. Applications must be received by January 31st 2017. All loans are subject to approval. Membership eligibility required. \$25.00 minimum balance required. Requires automatic payments.

Board Members Needed!

Wisconsin Medical Credit Union is seeking individuals to join our Board of Directors. This is a great opportunity to become part of a unique organization that affects the financial lives of its members!

Board member responsibilities include:

- Attending one dinner meeting per month
- Setting credit union policies
- Approving budgets
- Helping to direct strategic planning

No experience is necessary to join our board! Learn as you go. Work together with other Board Members and the President to learn about the Credit Union and Board responsibilities. Free education courses are available for Board Members.

If interested, please stop by the credit union or call us at (920) 432-4353 soon!

Become part of the team!

Amazing Money-Saving Stories

Our loans and services save our members BIG money!

Here are two great examples:

Mortgage Savings: One of our members recently took a mortgage loan with WMCU to pay off the existing mortgage they had with another financial institution. WMCU was able to **cut their rate in half** and reduce the remaining term of their loan from 12 years to 7 years! Using bi-weekly payments, this member will be able to pay off their mortgage even sooner than that! This member **saved over \$30,000.00.**

Warranty Savings: A member recently had to make a claim on their WMCU-issued auto warranty. The member's vehicle needed over \$2,800.00 worth of repairs. After paying their \$100.00 deductible* this member **saved over \$2,700.00** on their car repairs and the whole process only took 2 days!

*Lower deductibles, including \$0.00 deductibles are also available.

We want you to have a story of amazing savings, too! See us today!

Calling for Testimonials

*Do you have a story about how
WMCU has helped you?
We'd love to hear it!*

*Send your video or written testi-
monial to: christeld@wismedcu.org*

2016 Mitten Tree

Thank you for your generosity!

This year's mitten tree was a great success! Thank you to all of our members who donated items to benefit local families in need. We were especially 100754 impressed with the skill some of our members showed in the hand-made items! we received!

WMCU Quote of the Quarter

"Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do, so throw off the bowlines, sail away from safe harbor, catch the trade winds in your sails. Explore, Dream, Discover." – Mark Twain

Tax Forms Mailed First Week in January

To receive a tax form, your account must meet the criteria below. If a form is not mailed to you, all of the tax information you need for filing is on your December 2016 statement or you can find it when you log into your account online or on your mobile app.

- If you have a home loan or home equity loan with Wisconsin Medical Credit Union and you paid \$600.00 or more in interest for the year 2016 you will be mailed a 1098 tax form. On the form, it will have the amount of interest paid and other information you will need for filing your taxes.
- If you earned \$10.00 or more in interest from Wisconsin Medical Credit Union for the year 2016, you will receive a 1099 tax form in the mail, which will have all the information you'll need when filing your taxes.

We recommend that you always check with your financial/tax advisor.