



Our Mission

Providing superior financial service while economically empowering our members and community.

SUMMER 2018

Locations

Main Branch

1351 N Dr. Martin Luther King Jr. Dr.
Milwaukee, WI 53212

p: (414) 273-3170

Bay View Outpost Branch

2826 S. Kinnickinnic Ave.
Milwaukee, WI 53207

p: (414) 755-0047

LOST OR STOLEN ATM, DEBIT OR CREDIT CARDS

1-800-528-2273

Holiday Closings

ALL LOCATIONS CLOSED

Independence Day

Wednesday, July 4

Labor Day

Monday, September 3

Message to Members

\$100 Auto Refinance Offer

Transfer your current loan from another lender to Brewery CU and we'll give you \$100 CASH.*



Refinancing home loans has been a pretty common occurrence in recent years as interest rates have remained low, but did you know that you can refinance your car loan as well?

If you financed your vehicle through the dealership, or through another financial institution, chances are your interest rate (and monthly payment) are higher than they need to be. Call or come in with the make, model and year of your car, and the amount you still owe. We'll do some quick math for you; we can compare the payments to see if it makes sense to move your vehicle loan to Brewery Credit Union.

WE'LL TAKE CARE OF EVERYTHING AND GIVE YOU \$100 CASH!

Sincerely,



Steven Janssen, President/CEO

*Minimum \$5,000 loan amount. Normal loan underwriting guidelines apply. Loan must be transferred from another financial institution or finance company. Vehicle must be used as collateral. Offer valid for limited time and subject to change. Loan must remain at Brewery CU for a minimum of 6 months. Only one transfer per vehicle. Some restrictions may apply. Membership eligibility required.

84th Annual Meeting - THANK YOU FOR ATTENDING

In late March, Brewery Credit Union welcomed members to the Holiday Inn Milwaukee Riverfront for its 84th annual membership meeting. The meeting was called to order at 9:30 am, featured reports from the Board of Directors, and Board elections were made. Mikal Gilliat and Michael Styke were re-elected as directors of the Board.

Thank you for joining us at the annual meeting!



Mobile App

- ✓ View balances
- ✓ Pay and transfer funds
- ✓ Remote deposit
- ✓ Pay a friend
- ✓ Apply for loans



414-273-3170



brewerycu.com





Main Branch Hours:

Monday, Tuesday, Thursday: 9 am - 5 pm
Wednesday: 10 am - 5 pm
Friday: 9 am - 6 pm
Saturday: 9 am - Noon

Monday & Friday: Drive-up opens at 8 am

Bay View Outpost Branch Hours:

Monday - Friday: 11 am - 7 pm
Saturday: 10 am - 2 pm



Home Equity Loans

A more secure way to borrow

A home equity loan is where the value of your home serves as collateral. Use the equity in your home to fund summer improvements, vacations or even a new car.

A home equity line of credit (HELOC) is like a bank account where you can continuously access your available funds up to your credit limit. So if you need all the money or just a portion, you can access the money available, again and again. Easily

transfer money to your checking or savings through online or mobile banking. The annual percentage rate is variable and will change with the prime rate.

You may also choose a home equity fixed-rate loan and receive your funds in a lump sum. Because both these loans are based on the



equity in your home, they feature the advantages of a secured loan over an unsecured loan: **REDUCED INTEREST RATES, LONGER PAYOFF, AND REDUCED CREDIT SCORE IMPACT.** Plus, if your HELOC is put toward home repair or improvement, the interest is usually tax-deductible!

We are locally managed and staffed, so we understand what it's like to have a home here. We can help you with financing and offer you the following benefits:

1. Competitive low rates
2. No closing costs to qualified borrowers
3. Interest may be tax deductible (consult your tax advisor)
4. Refinancing available to lower your monthly payments

Apply online or call us today to get started!

What can you do to protect your identity?

1. Review your monthly debit and credit card statements for fraud.
2. Check activity more frequently with online access to your accounts.
3. Annually request a copy of your credit report to review your accounts and check for signs of identity theft. It is best to request reports from all three credit bureaus: Equifax, Experian, and TransUnion.
4. Do not keep your social security number in your wallet or anywhere where it could be easily stolen.
5. When shopping online be sure the site you are on is secure. The website address will have the "https://" the "s" identifies it as a secure site. In addition, there will be a closed padlock symbol next to the site address.
6. Remember to never give any personal information over the telephone.

Temporary Debit Cards

Brewery Credit Union is now able to issue temporary debit cards.



If you are opening a new account or have lost your debit card and need a replacement, you will no longer have to wait until one arrives in the mail.

A temporary debit card will be issued at the branch and will be active the following day. You may use this as a normal debit card until your permanent card arrives in the mail. Once you activate the new card, your temporary card will stop working immediately.

If you have any questions, please call us at 414-273-3170. Thank you!