



## Our Mission

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

SPRING 2019

## 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

#### Memorial Day

Monday, May 27

#### Independence Day

Thursday, July 4



### Download Our Mobile App

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



## Message to Members

### Looking to buy your first home. We can help!

Buying a home can be exciting and scary at the same time. There are so many unanswered questions. Where to buy? How much should you spend? What kind of home do you want?

Many of those questions are up to you personally, but how much you can afford to borrow, that we can help you with.

The home buying and mortgage process has many steps. Finding out how much of a home you can afford and what the monthly payment will be is a great place to start. As a general guideline, a payment of 28% of your gross monthly income is usually a comfortable payment depending on your lifestyle. You may want to adjust that if you have additional expenses or choose to spend your money in other areas. And with homeownership comes unexpected expenses and upgrades that you will need to budget for.

After you find a comfortable price range, you can work with a lender to determine which mortgage project is right for you. Factors to consider when choosing your loan are:

- How much is your disposable income?
- What is the amount you are financing?
- How long you plan on living in the home?
- How much down payment do you have?

Come into Brewery Credit Union, meet with one of our mortgage loan officers and find the answers you need to move forward. It's exciting to own your own home, we look forward to helping you out!

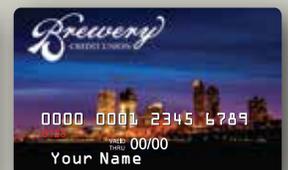
Sincerely,

Steven Janssen, President/CEO

### New Credit Card Designs

Apply online: [brewerycu.com](http://brewerycu.com)

Call: 414-273-3170



414-273-3170



[brewerycu.com](http://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



*National Credit Union Youth Month*

**The Future Is Yours: Picture it! Save for it! Share it!**

Dreaming of our ideal future delights and inspires us. Children, with their fertile imaginations, are particularly good at dreaming. But to make dreams come true, you need to have clear goals and, very likely, save some money to make them happen. Credit unions can help their members on both counts. Our theme for Youth Month this April, is "The Future is Yours: Picture it! Save for it! Share it!"

We're encouraging all members, particularly our youngest, to write down their dreams, create vision boards, and encourage each other. These activities will help lay the groundwork for their future success.

Putting your dreams and goals down on paper where you can see them every day actually helps you achieve them! Studies were conducted at Dominican University on the science of goal setting. The results revealed that writing down your goals on a regular basis makes you 42% more likely to achieve them than if you don't record them. They determined that using your imagination (right/creative brain) and writing those plans down (left/logical brain) engages your whole brain, including your subconscious. This makes it easier for you to find and seize opportunities that will help you achieve your goals, as well as keep you motivated.

Young members who begin a habit of envisioning and recording their goals are more likely to achieve future goals as adults. This year's Youth Month theme will give our members the encouragement they need to start this habit.

*Simplify for Success*

With personal finances, simpler is often better. This simple advice will help you achieve financial success.

- 1. Get organized.** File your tax documents, bank account statements, retirement accounts, and insurance documents. You can set up paper folders or scan the documentation and file it online.
- 2. Streamline accounts.** If you have several accounts and are only using one actively, close the others. Examples may be multiple checking, 401(K) or savings accounts. Simplify your finances by being able to track your money more easily.
- 3. Budget forward.** Look back at your last years spending and list your recurring monthly expenses. Is there anything you can cut out or decrease? Or, if you would like to make big purchase, you may need to start saving. Work that into your budget. Set up a monthly transfer to your savings account for your goals or emergencies.
- 4. Automatic savings.** Get in the habit of saving every month, and make your savings automatic. You can do this by setting up a monthly transfer, or by changing your direct deposit to have a portion of your paycheck sent directly into savings.
- 5. Increase retirement contributions.** Bump up your 401(K) contributions by one percent; the change is so small you'll probably hardly notice the difference in your paycheck. Especially if you do it the same time you receive your annual raise.