



## Our Mission

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

SPRING 2022

## Locations

### Main Branch

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

p: (414) 273-3170

### Bay View Branch

2863 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 30

#### Juneteenth Day Observed

Monday, June 20

#### Independence Day

Monday, July 4

#### Labor Day

Monday, September 5



### Download Our Mobile App

- ✓ Pay and transfer funds
- ✓ Remote deposit
- ✓ Apply for loans
- ✓ Open new accounts



## Message to Members

Every credit union starts with the belief that they can do better for their members than other financial institutions or loan sharks. Our members do not care about asset size, titles, or member counts. They just care that we care and that we continue to support them. Our continued support and care for our members resulted in strong financials and record growth in 2021 because we are stronger together. With all the challenges in the marketplace from regulators, FinTechs, and banks we do not complain, we will find ways to be a unique member-owned solution to those we serve.

We had a very successful 2021, and Brewery Credit Union is sharing that success with you, our members. Effective April 1, 2022 we are lowering various account-related fees. Located on the next page is a list of the various fees that are being lowered.

I also want to congratulate Marie Britt-Sharpe and Lamaine Harris for their reelection to a three-year term on our Board. Thank you to our Board of Directors, who volunteer their time and skills, and the staff of Brewery Credit Union for a very successful 2021.

Sincerely,

**Steven Janssen**  
President/CEO

## Student Loans

We work with ISL Education Lending to offer private loans to help you pay for college as well as refinance existing student loans. ISL Education Lending is a nonprofit organization with decades of student loan experience offering lower-priced loans.\*

ISL Education Lending offers:

- Loans for college students.
- A loan option for parents and family members who wish to borrow on behalf of a college student.
- Multiple student loan refinance options.

In addition, they offer multiple scholarship opportunities and free college planning tools to help students and families avoid over borrowing and plan smart for life during and after college. Visit our website for details and links for financial resources and education. \* See website for complete details.



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 - 12 pm  
 Monday & Friday: Drive-up opens at 8 am

**Bay View Branch Hours:**

Monday - Friday: 10 am - 6 pm  
 Saturday: 9 am - 12 pm



**SAVE SMALL  DREAM BIG**  
*at your credit union™*

*April is Youth Month*

This year's theme for National Credit Union Youth Month is "Save Small. Dream Big. at your credit union." We want to tell young members that their dreams are attainable, no matter how big they are.

The earlier young members start a savings account, the more it will grow, and the easier it will be to achieve their dreams. Learning this good financial habit at a young age will set them up on the path of successful financial well-being.

If you have been wondering how to empower your kids to save for their future, National Credit Union Youth Month is a great opportunity to start! Join us this April as credit unions across the country encourage youth to start saving regularly. This celebration is a great time to engage kids at Brewery Credit Union and within your community to help them learn that saving, no matter how small the amount, can help them achieve their dreams.

*88th Virtual Annual Meeting*

On Saturday, March 5, 2022 Brewery Credit Union welcomed members to the our virtual 88th annual meeting. The annual meeting was called to order 9:00 AM. Featured reports were presented by the Chairperson, President, Examination Committee and Nomination Committee. Board elections were conducted, Marie Britt-Sharpe and Lamaine Harris were re-elected to the Board of Directors. **THANK YOU FOR ATTENDING!**

*Cost Sharing Changes*

Fee Description:	Before	After
Stop Payment on Checks & Money Orders	\$30	\$25
Deposit Item Return	\$25	\$20
Non-sufficient Funds	\$31	\$25
Courtesy Pay Item	\$29	\$25
Replace ATM/Debit/Credit Card	\$10	Free
Replace ATM/Debit/Credit Card Expedited	\$65	\$50
PIN Number Reminder	\$5	Free
Overdraft Protection Transfer	\$8	\$5

*Your Smart Choice for Stress-Free Car Buying*



**SEARCH. SHOP. FINANCE.**

If you're in the market for a new or pre-owned vehicle, you might not be thinking about the loan until you're ready to buy, but you would be better off getting your financing in order before going to the dealership. There are three key reasons it's advantageous to get preapproved:

- 1. Rate** – Direct loans with us usually have the best rates. This could save hundreds, if not thousands, over the course of your loan.
- 2. Affordability** – Having a preapproved amount in mind will help you stay on track with your budget.
- 3. Convenience** – You can apply for your loan online or through our app, and it'll translate to much less time at the dealership.

**Get the Best Deal on Your Car Purchase**

Our AutoSMART resource website is a great place to start your search. Learn as much as you can about the vehicle, including specs, tech features, and gas mileage.

More importantly, research the book value of a given car and what other dealers in your area are charging. This will give you an advantage when it is time to make a decision.

We're here to help you understand the entire shopping process, and how to get the best deal on a new or pre-owned vehicle.

**Refinance Your Vehicle and We'll Give You \$100**

Refinancing your car loan could be a great way to lower your monthly car payment, reduce the total interest you pay on your auto loan, shorten your loan term or all three! Refinancing your auto loan with Brewery CU couldn't be simpler. There's no lengthy paperwork, apply online or give us a call and look forward to a better auto loan.



\* Normal credit criteria apply. Rates for approved loans are based on the applicant's credit history. Minimum \$5,000 loan amount. Normal loan underwriting guidelines apply. Loan must be transferred from another financial institution or finance company for the \$100 bonus. Vehicle must be used as collateral. Offer valid for limited time and subject to change. Only one transfer per vehicle. Some restrictions may apply. Membership eligibility required.

