

Credit Union Service Centers

Have you ever needed to do a transaction and you weren't close to us? There is an answer: Credit Union Service Centers! A service center can either be a stand-alone location or located in a credit union for members to perform basic transactions.

As part of the cooperative spirit of credit unions, it benefits you, the member! You can take advantage of the extended hours at the two Credit Union Service Centers or Outlet Service Center locations here in Wisconsin.

With Empower Credit Union, your first 5 transactions a month are free and then a \$2.00 charge after that.

There are eleven "shared service centers" in SE Wisconsin, 23 in the state, and more than 3,200 across the country and worldwide, so there is always one nearby.

Bring a picture ID and your account number, and you can perform the following:

- Deposits & Withdrawals
- Balance Inquiries & Transfers
- Payments & Advances
- Travelers Checks
- Money Orders
- Check Cashing

With Credit Union Service Centers, you're never too far from your credit union!

www.creditunion.net



Main Shared Service Centers:

Southwest	Northwest
6126 W. Layton Ave. Greenfield, WI 53220 (414) 325-9880	6402 W. Brown Deer Rd. Milwaukee, WI 53223 (414) 371-9997

Hours for Main Shared Service Centers:
Monday - Friday: 9:00 am - 7:00 pm
Saturday: 9:00 am - 5:00 pm

Outlet Shared Service Centers:
Outlet centers are inside other credit unions and hours vary per location - call for details.

ALLCO CU Outlets	First Service CU Outlets	Enterprise CU Outlets
6512 W. Greenfield Ave. West Allis, WI 53214 (414) 256-7880 and 2190 Wisconsin Ave. Grafton, WI 53024 (262) 375-9599	333 N. 35th St. Milwaukee, WI 53208 (414) 342-7660 and 7600 W. Bluemound Rd. Wauwatosa, WI 53213 (414) 342-7660	12700 W. Bluemound Rd. Elm Grove, WI 53122 (262) 797-6260 and 763 N. Broadway Milwaukee, WI 53202 (262) 797-6260
LifeTime CU Outlet	Guardian CU Outlet	FOCUS CU Outlet
9515 W. National Ave. Ste 100 West Allis, WI 53227 (414) 476-5170	1501 E. Sunset Dr. Waukesha, WI 53189 (262) 970-0617	N88 W14930 Main St. Menomonee Falls, WI 53051 (262) 255-0833

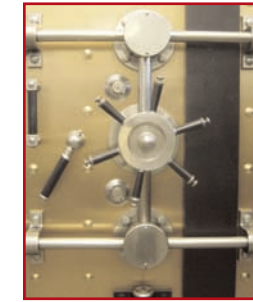
Financial Force

Serving the Employees & Retirees of Wisconsin Energy Corporation, Its Subsidiaries, & Affiliates

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From The Vault



Tough Times and a Bonus Dividend!

It seems that in every news story we are hearing about the slowing economy and tough times ahead. I know I am wincing more as I fill up at the gas station or do my grocery shopping!

When we make a financial decision such as buying a car or a house we look for the best deal at the time, but the down the road we don't take the time to review the loan to make sure we still have a good deal. Now is a great time to see if you can find a bit more money!

With rates still quite low, I remind members that even a small change in your rate can save you some money – especially on your mortgage!

Also, as the credit union continues its history of strength and member service, **the board of directors made the decision to give out its first bonus dividend!** As a credit union, a cooperative financial institution, it's all about the members! **So we are returning approximately \$150,000 back to you!** Read more below and look for your letter coming to your house soon!

I wish everyone a safe and fun summer!

Jennifer Schilling, President
Empower Credit Union
(414) 221-2958 • JSchilling@empower-cu.org



Hours:
8:00am - 4:30pm
Monday - Friday

Phone:
414-221-3451

Fax:
414-221-3427

Telephone Teller:
800-436-3941 or
414-221-3388
(24 Hour Access)

Website:
www.empower-cu.org

email:
service@empower-cu.org



www.cuservicecenter.com



First Ever Bonus Dividend!

The board of directors of Empower Credit Union has declared a bonus dividend to be paid out to our membership. This is in addition to the great rates that you already received on these products! **Nearly \$150,000 will be returned back to our members!**

The bonus dividend, which was deposited into your base savings account, will be calculated on the total amount of interest you paid on any loan during 2007 and the amount of interest earned on any deposit account during 2007. Also, if you had an active checking account, you will receive an extra \$25! Watch for your letter coming to your house. More details can be seen at www.empower-cu.org.

\$150,000!

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Linda Diver retires after 28 years!



While we're always sad to see one of our staff leave, we wish Linda Diver the best as she starts the next phase of her life as a retiree! Linda started with Wisconsin Electric in 1980, and then came over to us when we were a savings and loan in 1981 and has been here ever since, most recently in our accounting area. She is married and has two children and four grandchildren who will definitely keep "Grandma" busy in retirement!

Congratulations and best wishes, Linda!

Empower Credit Union Privacy Notice

Under current law, we are required to give you this privacy notice. It describes the Empower Credit Union's privacy policy and practices about the personal information we collect and disclose, including the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

Empower Credit Union collects nonpublic information about you from the following sources:

- Information we receive from you on member applications or other forms
- Information about your transactions with us or others
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from you current or past employers, or from other institutions where you conduct financial transactions

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

If you decide to terminate your membership, we will not share information we have collected about you, except as permitted or required by law.

Empower Credit Union restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

If after reading this notices you have any questions, please contact us (414) 221-3451.

Interested in savings \$25, \$50, \$100 or more and WIN a GPS system?

It's as simple as just taking out a loan or refinancing your outside loans with Empower Credit Union!

Rates are still low and ours are very competitive!

The rate you received from another institution a year ago might be too high!

Check out these examples!

Vehicle Loan
\$20,000 loan
48 months
6.50% APR
\$474/month

Refinance with Empower CU
5.00% APR
\$461/month

Save \$13/month - \$156 a year!

Mortgage Loan
\$200,000
30 years
6.50% APR
\$1,264/month
(principal and interest)

Refinance with Empower CU
6.00% APR
\$1,199/month

Save \$65/month - \$780 a year!

And we make it easy for you!

All you need to do is give us a call and we can tell you if we can save you some money!

If you already have a great deal, we'll let you know and you can feel good knowing that you're in great shape!

If you we can save you more money, we'll get you on the right track!

For vehicle and home equity loans – contact:

Monica at MLove@empower-cu.org or (414)221-2557

Michelle at MTurgeon@empower-cu.org or (414)221-2213.

For mortgage loans – contact

Dianna at DStock@empower-cu.org or (414)221-4072

Jim at JHeinzelman@empower-cu.org or (414)221-3616.

All new loans, loans refinanced from other institutions, or Empower Credit Union loans refinanced with \$10,000 new money will be **entered to win a GPS unit.*** A winner will be selected from each of the loan groups – vehicle loans, home equity loans, and mortgage loans.



*GPS shown for illustrative purposes. Actual prize GPS may vary. Offer ends June 30, 2008.



Empower EZ Loan

Need some fast cash? Empower Credit Union is now offering a new product to help you out! All you need is your direct deposit, 90 days employment, and be current on your We Energies bill! We will lend you 1/2 of your monthly net pay and let you pay it back over 7 months! **Apply now!** www.empower-cu.org

College Students & Credit Cards — Applying is easy, online at www.empower-cu.org!

College freshman are bombarded with credit applications it seems from the minute they register for school and walk on campus. What the companies don't say is that the interest rates are as high as 25%, and the fees and penalties can add up for late payments and going over the limit.

Arm your student with an Empower Credit Card before they even graduate from high school. A positive credit history will increase their chances of a better rate and not needing a co-signer in the future.

A poor credit score or no credit score can adversely affect your child's future. Insurance companies and employers routinely check credit reports and scores to determine rates and hiring eligibility.



If you and your child would like to have an established credit history before they enter college, open an account so that they will have at least a year of established history before they need to borrow for college.

Have your child use the card for expenses, then track it in a register, and pay the credit card bill in full monthly. **This is the best and easiest way for anyone to build credit.** You do want to make sure that at least 50% of the available limit is left unused.

There are 3 different ways you can have a positive impact on your child's credit future:

1. Add them as an authorized user to your Empower Credit Card. They will be reported to the credit history with the advantage of your excellent credit history already established on the account. It is your card, so you have full disclosure of activity and can monitor and control their spending.

2. Open a Secured Empower Credit Card — A secured card's limit is restricted to the amount on deposit in a savings account with Empower Credit Union. This reduces the risk of the student going over the limit or becoming delinquent, because the funds are on deposit and can be used against the balance immediately. As

Empower Checking

It's Not Too Late!

Are you receiving a bonus dividend? Did you miss out on the \$25 for having an Empower Credit Union checking account?

Open an Empower checking account before June 30, 2008 and we'll give you the \$25!

Empower Credit Union checking account has:

- Free first box of checks
- No monthly fees
- Unlimited transactions and check-writing
- Interest on balances over \$300
- Free Online banking
- Free images of your checks online
- Free Bill Pay
- Debit/ATM card
- Access with the Shared Service Centers

Contact Carolyne to open your account today at CVega@empower-cu.org or (414)221-3528.

payments are made on the account, credit scores will be improved and students will be assisted in money management skills.

3. Open an Empower Credit Card in their name with a parent guarantor or co-signer — This will also help your child establish a credit history, but the parent co-signer or guarantor is equally liable for the charges on the card. As a guarantor or co-signer, you have the ability to access the account activity and make changes to the limit and status.

All credit extended to a minor under the age of 18 requires a parent or legal guardian as co-signer or guarantor of the loan.

Apply online or call Monica at (414) 221-2557.

