



**Anniversary Special:  
\$950 Rebate on a car from Enterprise!**

To help celebrate our 95th anniversary, Enterprise Car Sales is providing a \$950 rebate on any vehicle purchased during the Empower Credit Union Sale Event on Saturday, June 13th! No gimmicks, no tricks, just a \$950 rebate direct to your Empower Credit Union savings account. This is a one day only event, and the offer applies to Empower members buying a vehicle on that date and financing it through the credit union.



**Where:** Enterprise Car Sales at 5839 S. 27th St. **When:** Saturday, June 13th.

Preview and test drive vehicles on Friday, June 12th.

Get pre-approved by June 5th and you can drive your car or truck home on Saturday.

**Why buy from Enterprise?**

- **No Haggle pricing** — The price you see is the price you pay.
- **7 Day Repurchase Agreement** — If it is not right, they buy it back, no questions.
- **12/12 Limited Power train Warranty** — Every Enterprise Certified vehicle is backed by a 12 month/12,000 mile warranty.
- **Enterprise Roadside Assistance** — One year of roadside assistance through AAA.
- **\$950 Anniversary rebate** — direct to your Empower savings account (June 13th sales only).

**So mark your calendar, get pre-approved at the credit union, and then check out the Enterprise inventory prior to the sale at [www.cuautodeals.com](http://www.cuautodeals.com).**

# Financial Force

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



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**From The Vault**

**We're Making Loans at a Record Pace!  
Over 100 New Mortgage Loans made in First Quarter of 2009**

While home sales have slowed down and the mortgage market has been in turmoil, you couldn't tell that around the credit union. Members have been taking advantage of our low rates and great service to take out mortgage loans at a record pace. **In the first three months of 2009 the credit union has approved 110 new mortgage loans, totaling \$19,000,000. This amount already equals two thirds of all the first mortgage loans made in 2008!** Empower is currently servicing more than 800 member mortgage loans totaling over \$100 million.

Why are members flocking to Empower? For one, our experienced and professional staff makes the process easy, taking the time to answer all your questions and making sure your loan approval and closing goes smoothly. Second, Empower's low closing costs mean no surprise fees or unanticipated charges. Third, we constantly strive to offer the best possible interest rates for the type of loan you are looking for, which can mean big savings over the life of your loan.

Perhaps the most important reason Empower members come to the credit union for their mortgage, according to **Jim Heinzelman**, Mortgage Loan Officer, is that *"we service the loans we make. Members like making their payments to Empower and dealing with someone they know and trust—not to mention someone they can easily reach by phone."*

Whether you are looking to buy a new home or refinance an existing mortgage, **let our 95 years of experience in serving our members work to your advantage.** You can check our current rates and apply on our website, [www.empower-cu.org](http://www.empower-cu.org), or just give us a call. You can reach **Jim Heinzelman** at 414-221-3616, and **Dianna Stock** at 414-221-4072.

**Come to the Place You Know and Trust**

With all the recent news in the financial arena, many people are not sure where to turn for reliable financial services. In addition to the best rates and lowest costs, consumers are looking for safety, strength and stability, and want to deal with people they know and trust. **Empower Credit Union has a 95 year history of service, backed by the financial strength to continue meeting our members' needs during rough economic times.** In addition to the increase in mortgage lending mentioned above, Empower's consumer lending continues at a strong pace, as members come to us for auto, personal, equity, and student loans. Members are also trusting the credit union with their savings, certificate, money market and IRA dollars, resulting in a \$2 million increase in deposit balances in the first few months of 2009.

There are few area financial institutions that can offer our combination of a 95 year history of stability and growth, a strong balance sheet (a year end 2008 reserve ratio of over 14%), and an experienced and knowledgeable staff ready to serve you. So, whether it is borrowing for any good purpose, having a no fee, no minimum balance checking account, or earning a great return on your deposit dollars, come to the people you know and trust—at Empower Credit Union.

**Jennifer Schilling, President**  
414-221-2958 • [JSchilling@empower-cu.org](mailto:JSchilling@empower-cu.org)



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

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414-221-3451

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414-221-3427

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

**Website:**  
[www.empower-cu.org](http://www.empower-cu.org)

**email:**  
[service@empower-cu.org](mailto:service@empower-cu.org)



[www.cuservicecenter.com](http://www.cuservicecenter.com)



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## Empower Credit Union PRIVACY NOTICE

The following notice 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.**

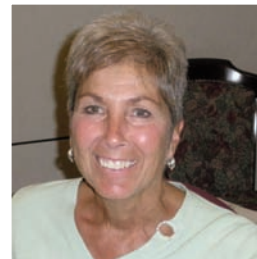
*If you decide to terminate your membership, we will not share information we have collected about you, except as permitted or required by law.*

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.**

## Cindy Hildebrandt Retiring

We will soon be losing long-time employee Cindy Hildebrandt, who is retiring in May. Cindy started with Wis. Electric in 1974, and has been with EMSBLA / Empower CU for all but two of those years. **She has been our Office Administrator and has done a great job helping members with their new accounts, IRA's and other deposit services.** Her retirement plans include traveling, working in her garden and spending time with family and friends. If you see or talk to Cindy in the next few weeks, thank her for her many years of great member service and wish her all the best in retirement.



*"I would like to express my sincere appreciation to all the friends, members and coworkers I have had the pleasure of knowing and working with all these years...I will always cherish the memories."*

## Celebrate Our Anniversary! Save the Entire Month of April!

### New Checking Account

**Earn \$50\*** when you open a new checking account — available to first 95 members

### Auto Loan

**4.95% APR\*\*** up to 60 months, no payment for 95 days — available to first 95 members

### 6 Month Certificate

**Earn 2.50%\*\*\*** on \$1,000 or more of new money — available to first 95 members

### Home Equity Loans

**Fixed Loans and Lines-of-Credit; rates as low as 3.00% APR†**, with no closing costs!

Membership eligibility required. APR=Annual Percentage Rate. \*Account must remain open 6 months, with Direct Deposit, Debit Card, at least one transaction each for on-line banking and bill pay monthly. \*\*As low as. Qualified applicants; not all applicants will qualify for lowest rate. Your actual loan amount, rate and term is based on your credit history. All loans subject to normal credit standards. First payment due no later than 95 days after date of loan. Finance charges begin to accumulate on the day the loan is made. \*\*\*New money only. \$1,000 minimum deposit. A penalty may apply for early withdrawal. †As low as. Qualified applicants; not all applicants will qualify for lowest rate. Your actual loan amount, rate and term is based on your credit history. All loans subject to normal credit standards.

## Beware — Mortgage Fraud Increasing

Mortgage related fraud and scams are on the increase. **People struggling to keep up with payments or facing foreclosure are being victimized by unscrupulous lenders and advisers.** People who are trying to qualify for a mortgage loan are promised unrealistic rates and terms and may be charged hundreds of dollars in fees just to apply. Others are being contacted by "home rescue" agents who say they will negotiate on their behalf with the mortgage company (*for an upfront fee*). Some of these operations use official sounding names that make consumers think they are getting help from a government agency. These scammers deceive the homeowner into transferring the title to their home to "save it" from foreclosure. The result is lost money and often a lost home.

### What can you do to protect yourself from these predators?

- ▶ Beware of unsolicited offers from people and companies you do not know; deal with someone you know and trust (*like your credit union*).
- ▶ Get promises in writing, read all forms before signing them, and keep copies of all signed documents. Seek legal advice about any questionable proposals or transactions involving your home.
- ▶ If you are falling behind on your mortgage payments, contact the lender yourself. You may be able to work out a new repayment plan.

*For more information about how to protect yourself against these scams and to report possible fraud, see the Federal Trade Commission website at [www.ftc.gov](http://www.ftc.gov). And see your credit union about refinancing a mortgage or buying a new home.*

## Shared Service Centers Expands

**With the merger of the Badger Shared Serviced Centers headquartered in Madison into the Wisconsin Credit Union Shared Service Centers, there are now twenty-six locations in Wisconsin** to serve Empower Credit Union members. The state network is part of a **nationwide system with 3,588 locations across the country.** Shared Service Center branches may be either stand-alone facilities or located within participating credit unions. With a photo ID and your account number, you can make deposits, withdraw cash, make payments, cash checks, and purchase money orders and traveler's checks.

### Two new Service Center branches have opened at Gateway Technical College Campuses:

**3520 30th Avenue, room S115, Kenosha** (Science Building Entrance)  
**400 County Road H, room 108, Elkhorn** (100 Level Building Entrance)  
*Days and hours of operation may be limited - please call ahead*

**For locations, hours of operation, and phone numbers for the Shared Service Center most convenient for you, go to our website, click on 'Other Services' and select 'Shared Service Centers'.**

## Finance Home Improvements at a Great Rate

Now may be the best time in recent history to start a home improvement project, and to take out a home equity loan to help pay for it. **You can use your home's equity to expand living space, finish a basement, improve energy efficiency, or to remodel your kitchen or bath.** These projects can add value to your home that pay off when it is time to sell.

You can boost your payback with Federal Tax Credits for Energy Efficient improvements. **Available in 2009 and 2010, you can get credits equal to 30%, up to a \$1,500 maximum, of the cost of qualified improvements.** They can be used for energy efficient doors, windows, roofing, insulation, water heaters, and heating and air conditioning systems.

You can get the money you need at an award winning rate. **Empower Credit Union received a Great Rate Award for our Home Equity Loans in the fourth quarter of 2008.** This is because our home equity loan rate is consistently below the market average in the Milwaukee area. For our members, this means:



- A variable rate Line-of-Credit, starting as low as 3.00% APR
- A Line-of-Credit with a 36 month initial rate lock, as low as 3.25% APR
- A fixed term, fixed rate loan, with a maximum term of 15 years, and rates starting at 4.95% APR

**There are usually NO closing costs with any of our home equity loans.** Rates are subject to change, and not all applicants will qualify for the lowest rates. You can check on current rates, get the details about our home equity loan programs, and apply by going to our website, stopping in the credit union, or by calling Michelle at 414-221-2213.

