



Come In For Some Holiday Cash!

LOAN AMOUNT & TERM	RATES AS LOW AS	EST. MONTHLY PAYMENT
\$1,000 For 12 Months	5.90% APR*	\$86.43*
\$2,000 For 24 Months	5.90% APR*	\$88.97*

You pay NOTHING until 2009!!**

Offer valid November 1, 2008 - January 31, 2009

“Use our Low Cost Loans for Holiday Purchases, Travel, or Whatever You Like”.

*Annual Percentage Rate. These are estimated payments. Your actual loan amount, rate and term is based on your credit history. Rates range from 5.90% to 20.00% APR. All loans subject to normal credit standards. Examples include 1.00% reduction for net pay direct deposit into an Empower Savings or Checking account and automated loan payment. Other automatic payment arrangements eligible for a .50% rate reduction. **First payment due no later than 60 days after date of loan. Finance charges begin to accumulate on the day the loan is made. Membership Eligibility required.



Apply Online at
www.empower-cu.org

Financial Force

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

14 month
CD Special!
4.00%APY!
More inside...

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From The Vault

Empower Credit Union — a Safe Haven

With everyone's concerns about the current economic state, I wanted to make you aware of Empower Credit Union's safety and soundness.

✓ Empower's deposits are federally insured by the National Credit Union Administration (NCUA), the strongest federal insurance agency in the country.

Federal deposit insurance has been increased to \$250,000 through the end of 2009!

✓ Empower Credit Union, is a member-owned cooperative focused on helping members, rather than increasing profits. We remain a safe haven in this economic storm.

✓ Credit unions lend responsibly — we have a much more conservative approach to lending, making loans to members who we know can afford them.

✓ Our volunteer board of directors represents the best interests of our members in their planning and decision-making.

✓ Empower Credit Union has over \$130 million in assets, with Capital/Equity at nearly \$18 million. This equates to a Capital/Equity ratio of 13.59%. Empower is a profitable institution — we even distributed a Bonus Dividend earlier this year!

✓ Empower credit union has sound business practices, an experienced professional staff, and is always ready to serve your financial needs.

✓ While other lenders are tightening restrictions and cutting back on lending we are continuing to offer loans and are increasing our marketing efforts to get the word out to our members that we are here to help!

No doubt about it — credit unions are here to stay! Empower Credit Union will celebrate our 95th Anniversary in 2009 and we invite you to celebrate with us!

If you have any concerns please feel free to call us at 414-221-3451 and speak with a Member Representative about your insured accounts.

If you are experiencing financial difficulty, or just want to talk to someone to make sure you are doing the right thing, Empower Credit Union will continue to be here for you!



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

Phone:
414-221-3451

Fax:
414-221-3427

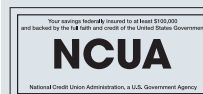
Telephone Teller:
800-436-3941 or
414-221-3388
(24 Hour Access)

Website:
www.empower-cu.org

email:
service@empower-cu.org



www.cuservicecenter.com



Empower Credit Union
231 W. Michigan St., P258
Milwaukee, WI 53203-2918

PRST FIRST
CLASS MAIL
PAID
MILWAUKEE WI
PERMIT NO. 3117

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

Christmas Club

Does the holiday season usually bring spiraling expenses? Do you wish there was a better way to prepare for them? **The credit union's Christmas Club is a great way to avoid breaking your budget on gifts and travel during the holidays. Setting aside money each payday throughout the year can eliminate the shock of opening up those December and January credit card statements.** If you sign up for payroll deduction or have direct deposit, no initial deposit is required. At the end of the club year the money you have saved plus interest (currently at 1.50% APYE) will be transferred to your checking or savings account.

If you currently have a Christmas Club account, the payout will be on Saturday, October 18th. Whatever deductions or transfers you currently have to your club account will continue for the new year; you can change them by calling or coming into the credit union.

If you don't have a Christmas Club account, sign up now; the sooner you start, the more you will have for next year, and the more you can relax and enjoy the holidays next December.

Welcome Chris!

Chris Rosland has joined Empower Credit Union as Chief Operating Officer. Chris was previously the President of Southshore Credit Union and has a total of 31 years with credit unions. He has served in several credit union leadership positions, including nine years as a Director of the Wisconsin Credit Union League.



In his new position, Chris will be responsible for overseeing member services, operations and compliance, and will assist in the credit union's strategic planning and business development. He looks forward to meeting credit union members and helping them attain their financial goals.

You can contact Chris at 414 221-3456 or at crosland@empower-cu.org.

Make Room for Triplets!

An increase in family size often means a move to a bigger home. For Felipe and Karina Estrada, who would soon be welcoming triplets into their family, the need to get an affordable mortgage on a home that could accommodate a family of six was urgent.

They found the answer at Empower Credit Union.

Felipe, a supervisor at the Elm Road Generating Station, heard from coworkers about the great services Empower had to offer and contacted **Dianna Stock, Mortgage Loan Officer.** Soon their loan was approved, and in August the Estrada family, including older sister Aleah and new arrivals Alessandria, Leandra, and Zenaida, were in their new home.

If you think caring for one newborn is a lot of work, try three!



"Dianna was great," Felipe said, who was pleased about how easy the whole process was and the helpful advice they received. "She even told us to bring the babies to the closing!"

With 150 or more diaper changes per week, 168 bottles every week, and triple just about everything else, the Estrada family is fortunate to have received lots of help from family, friends, coworkers, the E.M.B.A....and their Credit Union.

Although obviously an unusual situation, helping a young family cope with the arrival of triplets is just one example of what your credit union does every day, week after week, in providing members with financial services and assistance that can improve their lives. **Are you taking advantage of all the benefits of credit union membership?** As Felipe Estrada is pleased to tell people, "Everyone should go there."

Main Shared Service Centers:

Southwest 6126 W. Layton Ave. Greenfield, WI 53220 (414) 325-9880	Northwest 6402 W. Brown Deer Rd. Milwaukee, WI 53223 (414) 371-9997
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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 6512 W. Greenfield Ave. West Allis, WI 53214 (414) 256-7880 and 2190 Wisconsin Ave. Grafton, WI 53024 (262) 375-9599 LifeTime CU Outlet 9515 W. National Ave. Ste 100 West Allis, WI 53227 (414) 476-5170	First Service CU Outlets 333 N. 35th St. Milwaukee, WI 53208 (414) 342-7660 and 7600 W. Bluemound Rd. Wauwatosa, WI 53213 (414) 342-7660 Guardian CU Outlet 1501 E. Sunset Dr. Waukesha, WI 53189 (262) 970-0617	Enterprise CU Outlets 12700 W. Bluemound Rd. Elm Grove, WI 53122 (262) 797-6260 and 763 N. Broadway Milwaukee, WI 53202 (262) 797-6260 FOCUS CU Outlet N88 W14930 Main St. Menomonee Falls, WI 53051 (262) 255-0833
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Enjoy the Convenience of Shared Branching



Did you know that you can do your credit union transactions at 11 different places in the Milwaukee metro area? Thanks to

Credit Union Service Centers, you're never too far from your Empower Credit Union account. **You just need your account number and a photo ID.** Many have extended hours, including Saturday. Check out the locations and available services in Southeast Wisconsin; clip this list and keep it with you or in your car.

There are 23 centers throughout the state; go to www.creditunion.net for a current list of locations and hours.

More Service Centers Opening Soon!
Gateway Technical College in Kenosha and Elkhorn.

3520 30th Ave., Kenosha • 400 County Rd. H, Elkhorn

CD Special

Put your money to work for you in an insured Share Certificate. Check out our current specials:

Term	Annual % Rate	Annual % Yield
6 months	3.72%	3.75%
12 months	3.80%	3.85%
14 months	3.94%	4.00%

APR = Annual Percentage Rate. APY = Annual Percentage Yield. Rates are effective October 3, 2008 and are subject to change. Contact us for current rates. A penalty may apply for early withdrawal. Membership eligibility and a \$25 savings account is required.

Escrow Notice

Members with First Mortgages, Escrow account checks for the 2008 tax year will be sent out to members no later than December 18th. Please provide the credit union with a copy of your 2008 property tax bill.

We're Making Mortgage Loans!



The mortgage market is changing, home prices have declined, some lenders are out of business. **What can you do to navigate through all the confusion?** Simple...Talk to us.

Empower Credit Union is still making loans to members buying homes, to members wanting to re-finance existing mortgages, and to members wanting to tap some of the equity in their homes. **We offer a variety of mortgage options at competitive rates and low costs.** Plus you will receive the personal service and helpful advice that we are known for.

Contact **Dianna Stock** at 414-221-4072, DStock@empower-cu.org or **Jim Heinzelman** at 414-221-3616, JHeinzelman@empower-cu.org for more information.

Check current rates and apply online at empower-cu.org.

Borrowing is Simple with an EZ Loan

Our EZ Loan is designed for any member, even those who have no credit or "bruised" credit. You can borrow an amount equal to either your one bi-weekly net pay or one-half of your monthly net pay.

No Credit? Bruised Credit? NO PROBLEM!

get your credit on the right track with an **EMPOWER EZ LOAN!**



Easy requirements!

- employed at least 90 days
- direct deposit to an Empower Account
- current on your WE Energies utility bill

Loan terms are up to 7 months, and payments are automatically transferred each pay period. Plus you will receive a free credit report and analysis, to help you get your credit on track.

Apply now at the credit union or at www.empower-cu.org.