

Financial Force

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

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From The Vault

Enroll in e-Statements

YOU COULD WIN ONE OF TWO \$50 VISA® GIFT CARDS!

Members with checking accounts and on-line banking can now access their Empower credit union account statements on-line. e-Statements are a convenient and easy way to view and save your monthly statements. **Eligibility for e-Statements requires that you have an Empower Checking Account and are enrolled in On-line banking.**

Why e-Statements?

When you enroll in our e-statement service you will have access to a rolling 18 month history of your statements. They are just like the paper statements you receive monthly, but in an electronic format. You can view them, print them out, save them to your own PC. They are easy to access from your on-line banking page; no additional log-in or password is required.

E-Statements help conserve energy and natural resources and are more secure than paper. You will receive them sooner, they won't clutter up your desk and you can't lose them.

How to Get Started with e-Statements

It is easy to enroll. First, you must be registered for our on-line banking product. Log onto your on-line banking, and click on the link to eStatements in the blue banner. You will be taken through a couple of simple steps to complete your enrollment. You must read and agree to the terms of the service and then choose which accounts you want included. If you have "Combined Checking", all the accounts that are included on your monthly paper statement will be part of your e-Statement.

Be sure that we have your current email address as you will receive an email notice when your monthly statement is available. You can check and update your email address in the "options" tab in on-line banking.

To view a statement, just click on the pull-down tab and select the monthly statement you want from the menu. It will appear as a PDF file which can be easily saved to your computer, if you wish. Statements are available beginning with January, 2010 and eventually there will be a full 18 months of statements always available.

WIN ONE OF TWO \$50 VISA® GIFT CARDS!
ENROLL IN E-STATEMENTS IN MARCH OR APRIL AND YOU WILL BE ENTERED
IN OUR DRAWING FOR TWO \$50 GIFT CARDS!

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

Any eligible member enrolling in our new eStatement product by April 30th will be automatically entered in a drawing for two \$50 VISA® Gift cards, one to be awarded at the end of March and the second gift card to be awarded at the end of April. To be eligible, you must have an Empower checking account, be registered for On-line banking, enroll in e-Statements for your checking and other deposit accounts (or combined statement accounts). One winner of a \$50.00 gift card will be drawn on April 1st from the members who enroll in March, and another winner will be drawn on May 3rd from members who enroll in March or April.



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



Credit Union Service Centers

Our Credit Union Shared Branching network has announced the release of the **Credit Union Service Centers branch locator application for the Apple® iPhone®**.

The application can be downloaded for free through the "App Store" on any iPhone® or iPod Touch® by searching **CO-OP Financial Services** or **Find Branch**. Once downloaded, you can easily search for locations then view a map of where the service center is located in relation to where you are searching from.

There are now 4,000 Shared Branching outlets across the U.S. where you can do transactions such as withdrawals, transfers, check cashing and deposits.

Other locations in the greater Milwaukee area:

CU Service Center 6126 W. Layton Ave. Milwaukee	Focus Credit Union N88 W14930 Main St Menomonee Falls
CU Service Center 6402 W. Brown Deer Rd. Milwaukee	Guardian Credit Union 1501 E. Sunset Dr. Waukesha
Enterprise Credit Union 12700 W. Bluemound Rd. Brookfield	CU Service Center 1001 S. Main St., Racine (Gateway Tech. College)

The newest area location is at:
Greater Milwaukee Credit Union
 1606 S. 84th Street, West Allis



Hours of operation may vary at each location, but many are open Saturdays and some evenings. Check for hours, phone numbers and directions by going to our website, www.empower-cu.org, clicking on "Other Services" and then using the link to the Shared Service Center site.



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 FIRST CLASS

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.

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

Home Equity Line of Credit

Lock in while rates are low with our Empower 36 month lock Home Equity Line of Credit

Thinking about a new home equity line of credit but worried about the rate going up? Buy yourself some peace of mind with an Empower Credit Union 36 month rate locked Home Equity line of credit.

Rates start at Prime +.50% (currently 3.75%APR). Our home equity line offers you all the advantage of a flexible line of credit account with the peace of mind of a guaranteed rate for the first 36 months.

Take advantage of all your home has to offer with a line of credit. Payments based on percentage of your balance, no minimum draw requirements, no annual fee for any year the loan has a balance and free checks.

Email mlove@empower-cu.org or mturgeon@empower-cu.org for more information. Most loans can close within 7-10 days.

Food Drive Thank You!

Thanks to the generosity of our members, the credit union was able to donate 40 boxes of food for the House of Peace Holiday food drive.

Thanks to all who contributed and helped make the holidays a little better for the less fortunate in our community.



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.

Have You Purchased a Vehicle in the Last 6 Months?

Did you know that Empower can often lower your rate and save you hundreds of dollars in interest? If you took advantage of dealer incentives when you bought your car and are looking for a better rate and lower payment now, look no further than Empower.

Even a difference in your Annual Percentage Rate of just 1.00% could mean a savings of \$560.00 over a 5 year period based on a loan amount of \$20,000.00.

Empower can save you money in other ways as well, such as **GAP protection** for \$250 compared to typical dealer charges of \$400 or more.

Empower offers the convenience of **automatic payments** and we will discount your rate for auto pay or payroll deduction. And you can extend your first payment out to 60 days. You close your loan via email, mail (company and us) as well as faxing; no need to come to the Credit Union.



Call us today or email your loan and vehicle information and let us do a rate and cost comparison for you. We will need your current lender contact information, current financing details and a copy of the purchase contract. Call Monica at 414.221.2557 or email: mlove@empower-cu.org

Empower Receives Datatrac Great Rate Award!

We can tell you that your Credit Union offers good deals on loans of all kinds, but nothing beats having others tell it for us. Empower Credit Union recently received Great Rate Awards from Datatrac, Inc. for a number of our loan products.

These awards certified that the Credit Union outperformed the average of other banks and credit unions in the Milwaukee-Racine-Kenosha area during the 3rd quarter of 2009 for these consumer loan types:



New Car loans – 48 & 60 months
Used Car loans – 36 & 48 months
Home Equity Line of Credit
5 year fixed Home Equity Loans
Unsecured Personal Loans

The award from Datatrac recognizes Empower as “a leader in your market and demonstrates your ability to consistently deliver “best of breed” products to your members.” We knew that, and many of our members already knew that. But it is nice to have independent confirmation of our low rates. **And rates are still low, so if you are thinking about a loan for any purpose, call or stop in to see how much you can save at Empower Credit Union.**

Go Paperless with Credit Card E-Statements

Access your Empower VISA® credit card statements each month the easy way with E-Statements.

E-Statements provide the following benefits:

1. Reduce mail fraud and protect yourself against identity theft
2. Receive an e-mail notifying you that your statement is available online
3. View, print and save up to 2 years of statements in just a few clicks
4. Help reduce paper and conserve our natural resources

It's easy to sign up.

Just click on the GoToMyCard.com link on the home page of our website www.empower-cu.org. If you are already registered for GoToMyCard, just log in and click on the Go Paperless link. If you haven't registered for GoToMyCard.com, sign up today to access all kinds of credit card account tools. Log in today for instant access and sign up for E-Statements to help conserve our precious natural resources!

We Make it Easy to Save for Your Next Vacation

Do you plan a trip or family vacation every year? if so, an Empower Credit Union Vacation Club Account is right for you. **Save as much as you want and choose in which calendar quarter you want your accumulated savings plus dividends transferred to the account of your choice.** Saving for that vacation is that easy!

Deposits can be made in person, by mail, direct deposit, payroll deduction, automatic transfers, or through on-line banking. No minimum balance required. Dividends are posted quarterly.

To open a new Vacation Club account you can:

- Apply online at www.empower-cu.org
- Email us at services@empower-cu.org
- Call Carolyn at 414-221-3528
- Stop in the Credit Union office

A base savings account with a minimum \$25 balance is required. There is a fee for early withdrawal. You may change your deduction at anytime without penalty.