



The Highest Quality Commitment to  
Your Financial Needs

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#### **Main Office**

Radford Square  
90 Wisconsin St  
Oshkosh WI 54901  
(920) 424-3282

#### **Branch Office**

Reeve Memorial Union  
748 Algoma Blvd  
Oshkosh WI 54901  
(920) 424-3283

see us on the web  
[www.uwosh.edu/creditunion](http://www.uwosh.edu/creditunion)  
or  
email us  
[uwoshcu@uwosh.edu](mailto:uwoshcu@uwosh.edu)

#### **ATM's Located at:**

Radford Square  
Reeve Memorial Union  
Clow Social Science Center

## Food Pantry Collection

For the first three months of 2009 we will be accepting donations for 3 area food pantries. Each month the food will go to one of the pantries. While all pantries will gladly accept any donations, here are some items specifically requested by each pantry:

- ◆ January - St. Vincent de Paul - they would like 1 dish meals, like Spaghettios, beef stew, chili, soup, or other items that can be opened and eaten without having multiple ingredients.
- ◆ February - Ecumenical Food Pantry (Trinity Episcopal) - they are looking for peanut butter and other nutritious non-perishable foods. They would prefer to not have donations of junk food or sweets since they are trying to encourage people to eat healthy on a small budget.
- ◆ March - Salvation Army - condiments like mustard, mayo, ketchup (not salt & pepper or other spices) and baking goods like cake mixes, sugar and flour go fastest in their pantry.

Donations can be dropped off at either office.



## Jump on Board to REFINANCE



If you missed the boat during the last refinancing boom, you have another chance.

Refinancing can:

- save you money on monthly payments;
- limit the potential downside of an adjustable-rate mortgage (ARM), should rates rise;
- take "cash out" of the deal to cover remodeling or home addition costs; and
- build equity in your home faster.

Talk to a credit union loan officer today for refinancing ideas.



You've seen a lot of news about the slumping housing market and its effect on access to affordable mortgages. The headlines and news reports sound ominous. This is a time of opportunity for borrowers with stable habits and clean credit records. That means you.

Some lenders got into trouble with risky types of loans. And sadly, some lenders made loans that were not in the best interest of the borrower. The very good news is that UW Oshkosh Credit Union doesn't operate that way, so our ability to make home loans and serve members is in great shape.

UW Oshkosh Credit Union is a member-owned; not-for-profit cooperative with the objective of helping you, the member, and this makes us your best source for home loans.

Home loan rates are still very low. Call 920-424-2379 today to talk to one of our loan officers. We don't make headlines, but we sure do make home loans.

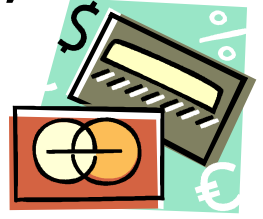
## COLLEGE CORNER

**Taste of Nations** is offered every Wednesday in the Crescent Café, and introduces the cuisines of different nations, ethnic groups or regional areas. Stop by the Crescent Café during January, February or March and experience the tastes of Italy, Greece, India, Memphis BBQ, and New Orleans, just to name a few! Call 920-424-2346 to make reservations.

**Titan Nights** is a late-night program offered to students the first Friday of every month. It features movies, bands, food, and many other activities....all of which are FREE! If you are interested in seeing what this all about, stop by Reeve Union on February 6<sup>th</sup>, March 6<sup>th</sup>, or April 3<sup>rd</sup>, or check out [www.reeve.uwosh.edu](http://www.reeve.uwosh.edu).

**Winter Carnival** is February 27<sup>th</sup> – March 4<sup>th</sup>. This week long event, sponsored by Reeve Union Board, features many fun activities winter activities throughout campus including an ice-sculpting contest, sled racing, plus much more! For more information, check out RUB's website, [www.reeve.uwosh.edu/rub](http://www.reeve.uwosh.edu/rub).

## The Difference between "Debit or Credit"



Now that the holiday shopping season is over, you are probably tired of being asked debit or credit when using your debit card. The question is – which one should you use?

A good rule of thumb to follow is: if you're not at an ATM machine, and you don't need cash back, choose credit. Merchants should be checking your signature, and there isn't a risk of someone acquiring your PIN by looking over your shoulder when you enter it.

Why are you asked this question? Simple – the merchant wants to know how you would like the transaction processed. No matter which option you choose, the purchase will be deducted from your checking account. In other words, if you say "credit" it's not getting charged to your credit card.

What is the difference?

**DEBIT** – If you choose debit, the transaction is processed through the ATM system and you will need to enter your PIN.

**CREDIT** – If you choose credit, the transaction is processed through the Visa network.

In the end, it's all about personal preference. But, here is a little known fact: When you choose credit, and sign for the purchase it actually helps your credit union and other members because Visa transactions are more efficient and less costly than ATM transactions.

So, the next time you're asked "debit or credit?" help your credit union and choose "credit".

## ANNOUNCEMENTS

We will be closed:

- Monday January 19th  
Martin Luther King Jr Day



**It is not by muscle,  
speed, or physical  
dexterity that great  
things are achieved,  
but by reflection,  
force of character,  
and judgment.**

## 2009 Model Year Fuel Economy Guide

The U.S. Department of Energy and U.S. Environmental Protection Agency provides information about fuel economy and the benefits of using more fuel-efficient vehicles. The 2009 Fuel Economy Guide is an annual publication featuring fuel economy data for new model year cars, sport utility vehicles, and light trucks.

The U.S. Department of Energy and U.S. Environmental Protection Agency have developed the fuel economy Web site, [www.fueleconomy.gov](http://www.fueleconomy.gov). The Web site contains an electronic version of the Fuel Economy Guide and features updated fuel economy data for new and used passenger vehicles dating back to 1985, allows side-by-side vehicle comparisons, and offers fuel-saving tips. The Web site also contains vehicle-specific air pollution emissions information and safety ratings, and provides links to car buying Web sites. This Web site can help you make an informed automotive purchase decision.

You can save money, reduce our nation's dependence on imported oil, and promote cleaner air in our communities.





## Going Away? Secure your home with a Neighborhood Watch

*When your away, home security depends on a helping hand (and extra eyes).*

By Chris Schliepp, Sales Representative, Liberty Mutual Group

It's much easier to relax on vacation if you know trusted neighbors are watching your home. Before you leave town, arrange for them to do the following – and don't forget to return the favor when they take a trip.

- Collect any deliveries. Even if you have mail and newspaper delivery stopped, neighbors should watch for packages.
- Park their car in your driveway occasionally (or move your car) so it looks like someone is home.
- Set out your garbage can for normal pickup and put it away afterward.
- Maintain your lawn.
- Keep an eye on your property – and call the police if they see something suspicious.
- Act for you in an emergency. (Leave them a spare key, instructions and codes for your security system and information about how to reach you.)

### **If You Can't Ask a Neighbor for Help**

To ease your mind, take the following actions:

- Keep your travel plans quiet.
- If you haven't already, install a security system and motion-detector lights.
- Ask a friend or relative to stay at your home while you're gone. If that's not possible, ask someone to stop by your house to check on it once or twice a day.
- Notify local police about your trip. Some communities offer home-watch programs.

### **Before You Go**

Complete this checklist to secure your home when you head out of town.

- Arrange to have mail and packages picked up or held.
- Stop newspaper delivery.
- Move cash, jewelry and other valuables to a safe-deposit box.
- Set lights, a radio and a TV on automatic timers to give the illusion that you're home. (Use several for the most realistic effect.)
- Lower the sound of your telephone ringer and answering machine.
- Leave your regular greeting on your voice mail or answering machine. Don't announce that you are away.
- Turn off water to the washing machine so hoses won't burst and flood the house.
- Lock all doors. Long dead bolts are best. Don't forget the side garage door and rear doors. Sliding doors should be equipped with special locks (or, in a pinch, place a broom handle or similar item in the door channel).
- Lock all windows.
- Leave curtains, shades and blinds in their normal position.
- Activate your security system.

*As a member of UW Oshkosh Credit Union, you are eligible for a discount on your auto, homeowners and renters insurance through the convenience of electronic fund transfer or direct billing at home with Liberty Mutual's Group Savings Plus® program. For more information about this program, please call Chris Schliepp at 920-749-9799 or visit*

[www.libertymutual.com/lm/gspuniversityofwioshoshcu](http://www.libertymutual.com/lm/gspuniversityofwioshoshcu)

# Financial Considerations of a Career Change

The recent economic slowdown has churned up some rough waters for job seekers. But, with preparation and research, you can weather the financial considerations of a job or career change.



1. If possible, look for your next career opportunity while still employed in your current post.
2. If your new career will mean a significant change in income and lifestyle, start adjusting your spending habits now and sock away an emergency fund of at least three month's worth of bills, house payments, and car payments.
3. While you're still in your current position, consider buying disability insurance.
4. If you're about to hit a vesting milestone with your pension or 401(k) plan at your current job, consider sticking around a few more months to pocket that extra money.
5. Once you receive a job offer from another employer, review it with care before signing on. Look at long-range salary prospects and closely examine benefits packages.

No matter what your career decision, remember that you don't have to leave UW Oshkosh Credit Union when you leave your job--once a member, always a member.

## KIDZ KASH WORD DECODER

Use the grid to decode the words. The first is the key, the second row is the alphabet. Use the key to unscramble the words.

M	Y	I	J	R	V	P	A	F	S	O	U	K	T	H	W	Z	C	N	E	B	G	Q	L	D	X
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z

- |               |                  |             |                 |
|---------------|------------------|-------------|-----------------|
| uhmt _____    | wmtedc _____     | imc _____   | khtrd _____     |
| icrjfe _____  | lhuuriefht _____ | hqtrc _____ | ftnbcmtir _____ |
| ihuurpr _____ | ufyrced _____    | jryfe _____ | rihthkd _____   |
| vbru _____    | krkyrc _____     | mek _____   | iamtpr _____    |

Answers: Row 1: loan, credit, college, fuel Row 2: pantry, collection, liberty, member Row 3: car, owner, debt, atm Row 4: money, insurance, economy, change

**4th Quarter Kidz Kash winner is Dallin Adlam!**

## New Grads: Ready for a New Car?

If you're in the market for a new car, you'll probably do a lot of research to hunt down the lowest price. But if you're planning to finance your purchase, low-rate dealership financing isn't always your cheapest option. A conventional auto loan from your credit union may be your best bet.

Besides offering many finance options and great low rates, a credit union loan officer can tell you how much you're qualified to borrow and at what rate--before you visit a dealership. This way, no high-pressure sales tactics can push you toward a car you can't afford.



Come see us today for your auto financing needs.