



The Highest Quality Commitment to
Your Financial Needs

Officers & Directors

Scott Chicoine / *President/CEO*
Susan Patchak / *VP-Senior Lender*
Sharon Behring / *AVP-Operations*
Rick Van Drisse / *Board Chair*
Ted Balsler / *Vice Chair*
Bunny Hansen / *Treasurer*
Deanna Singstock / *Secretary*
Becky Payne / *Director*
Ashay Desai / *Director*
Shawn Kelly / *Director*

Main Office

Radford Square
90 Wisconsin St
Oshkosh WI 54901
(920) 4243282

Branch Office

Reeve Memorial Union
748 Algoma Blvd
Oshkosh WI 54901
(920) 4243283

see us on the web
www.uwosh.edu/creditunion
or
email us
uwoshcu@uwosh.edu

ATM's Located at:

Radford Square
Reeve Memorial Union
Clow Social Science Center

2007 Annual Meeting

Our Annual Meeting was held Wednesday, June 6, 2007 at the Radford Square Main Office and this year, we had something new: Great Weather! About 175 people came out to the meeting which featured free lunch and a trolley shuttle to and from campus. Members were delighted with over 20 door prizes given out, ranging from outdoor gear to packer logo items.

Scott Chicoine, CEO gave updates on the credit union's growth and financial performance and spoke about a new service for credit union members: Liberty Mutual Insurance. Retiring board member Doug Jirovetz was honored for his 9 plus years of service to the credit union. Elections were held for the board with Rick Van Drisse and Ashay Desai winning re-election. Newcomer Deanna Singstock was also elected to the board.

Plans are already underway for 2008's Annual Meeting so be sure to watch the website in 2008 for details.



MEMBER PRIVACY STATEMENT

The UW Oshkosh Credit Union is committed to protecting your privacy. We are required by law to give you this notice on how we collect, use and safeguard your personal, nonpublic information.

The UW Oshkosh Credit Union collects personal, 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 and,
- Information we receive when verifying the information you provide to us on member applications or other forms.

The personal, nonpublic information collected is for UW Oshkosh Credit Union use only.

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

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

We restrict access to personal, nonpublic information about you solely to those employees who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal, nonpublic information.

HOME BANKING UPDATES

ALL UW Oshkosh Credit Union members now have home banking access. This access was previously restricted to members with checking accounts, but if you're a member – you have access!

The first time you log into home banking, enter your account number on the first screen, then an e-mail address we can use to contact you on the next screen. Your password for the initial log in is the last 4 digits of the primary account holder's social security number. You will be prompted to change this on your first log in. Your new password must be alphanumeric (a mix of letters and numbers), at least 6 characters long and include at least 2 numbers. You will also need to set up a 'Confidence word' and answer security questions.

If you have any problems logging in, please contact us for assistance at (920) 424-3282.

More Home Banking Features – Did you know?

There is an option in home banking to receive customized alerts on your account.

For example, you can receive an alert:

- when your account falls below a certain balance,
- when a specific check clears,
- when your loan payment is due and many other options.

The best part of this service is that YOU create the message, and you determine the parameters. You can receive an e-mail and/or text message right on your cell phone when the event happens! (standard text messaging rates apply)

Next time you log into home banking, click on Account Alerts on the left side of the screen and see what it can do for you!



Watch for our new electronic message board sign! Coming this fall!



We will be closed:

- ◆ Wednesday July 4th
Independence Day
- ◆ Monday September 3rd
Labor Day



NCUA Accounts Federally Insured to \$100,000
by NCUA an agency of the U.S. Government



Ability is what you're capable of doing. Motivation determines what you do. Attitude determines how well you do it.

-[Lou Holtz](#)

E-STATEMENTS



E-statements will be available starting with the statements for June's activity. Statements will be posted by the 2nd working day of the month, and will be archived for 24 months (starting with your first month's statement). E-statement participation is not mandatory, so if you want e-statements, you need to sign up for them.

To sign up for e-statements, simply log into home banking, click on the e-statement link on the left side and follow the instructions. Once you sign up, and e-mail comes to our office, we get you set up, and as long as you sign up before 2 PM on the last business day of the month, your statements will start for that month's activity.

Why should you sign up for e-statements? There are many reasons. The first reason is they are more secure than paper statements since you need to be logged into your account to view them. Your paper statements go through a printer, the post office and finally sit in your mailbox completely unsecured since most of you probably don't lock your mailboxes!

Some other reasons are:

- you get them much quicker than in the mail (but you can still print them if you want to!)
- you save paper because you view them on your computer
- the processor keeps 24 months of statements on file for you so you can always go back and view an old statement
- it's fast and easy and free to sign up

Call our office today (920) 424-3282 if you would like more information or if you have trouble signing up.



BE A SMART CONSUMER – KNOWING YOUR AUTO INSURANCE COVERAGE CAN HELP YOU SAVE MONEY

By Chris Schliepp 6/11/2007

Purchasing the right amount of auto insurance at an affordable price can be complex. There are three major factors that impact your cost of insurance – the coverage you purchase, your driver characteristics, and the discounts for which you qualify. Here is an overview on how those may affect your premiums, as well as some tips on how to choose and understand your coverage:

Coverage – Full vs. Liability Only

There are two primary types of coverage: *Comprehensive and Collision* (also called “Physical Damage”) which covers your vehicle for damage or theft; and *Liability*, which covers injuries you cause to other people or damage to other property. Depending on the vehicle you’re insuring, you can choose to buy full coverage or just Liability (in most states liability coverage is mandatory). For example, you may want to buy Liability-only coverage if the vehicle is older than 10 years and has little market value. You could save as much as 50% on your premium by not buying Physical Damage coverage on that vehicle.

If you have Comprehensive and Collision coverage on your vehicle, you should consider the highest deductible you can reasonably afford. The higher the deductible you choose, the greater the premium savings. The most commonly chosen deductible is typically between \$250 to \$500.

Limits & Coverage Options

A common question is how much *Liability Coverage* a person needs. Of course, that depends on the person and their assets. Lawsuits are a real part of our society, and not having enough Liability coverage not only jeopardizes your current assets, but your future earnings are as well. You should talk to your sales representative about the appropriate amount of Liability coverage for you, but the general rule of thumb is: “Buy as much as you can reasonably afford.”

Discounts

There are many types of insurance discounts – make sure you ask your sales representative if you are taking advantage of what is available to you. For example, as a member of the *University of Wisconsin Oshkosh Credit Union*, you are eligible for additional member discounts on your auto and homeowners insurance from Liberty Mutual, which can be as high as 20% depending on the state in which you live.

Your driving record is a major factor in determining not only your insurability, but also the cost you will pay. For instance, safe drivers can typically expect to save as much as 20% annually depending on the state in which they live.

Many insurers offer an “accident forgiveness” plan, which prevents increases in insurance premiums after a collision, for customers who are accident-free for five years. Although most insurers typically offer this benefit to their customers of at least five years, Liberty Mutual’s “Exceptional 5” accident forgiveness program is available immediately to eligible new customers.

Installing an alarm system, having your car VIN-etched (professionally etching your vehicle identification number discretely onto your car windows makes it easier for policy to trace and less attractive to thieves) or using other anti-theft devices may also lead to an additional discount depending on the state in which you live.

Finally, driving less can also lower your insurance costs. People with short commutes or who use public transit can typically lower their premiums by as much as 15% depending on the state in which they live. Owners of specialty or “classic” cars may also take advantage of this discount since these cars are typically driven less frequently.

Duplication of Coverage

Check to see if you are buying outside coverage or services that might be more affordable through your insurer. For example, see if your insurance policy includes roadside assistance before joining an auto club. Liberty Mutual customers who have purchased Towing and Labor coverage can have their towing costs covered and, if a tow isn’t necessary, Liberty Mutual will pay for roadside labor charges up to the policy limit.

You should consult with your insurance sales representative to see if you need first-party medical coverage (which covers injuries to you) because it is possible that your health insurance plan might already cover these expenses.

As a member of UW Oshkosh Credit Union, you are eligible for a discount on your auto, homeowner and renter insurance through the convenience of electronic fund transfer or direct billing with Liberty Mutual’s Group Savings Plus insurance program. For a consultative review of your insurance needs, please call:

Chris Schliepp at (800) 446-2124 Extension 203, or stop in the UW Oshkosh Radford Square location on Thursdays to meet Chris in person.

STAFF CHANGES

We said good-bye recently to some long time staff members and welcomed two new staff members.

Sherri Wuest retired in April after almost 20 years of service to the credit union. While she has retired from everyday service, Sherri may be doing some special projects for the credit union in the future.

In June, we said good-bye to **Jenni Ryan**, who relocated to Madison, WI to work for CUNA Mutual Group, the leading provider of financial services to credit unions worldwide. Jenni worked for the credit union for almost 9 years starting as a college freshman and ultimately working as the manager of the Reeve Union Branch Office.

In May, we welcomed **Lindsay Geurts**, a recent UW Oshkosh graduate. Lindsay will be assuming the manager position at Reeve Union. Lindsay is probably a very familiar face on campus formerly working in Financial Aid, Reeve Union and volunteering with the UW Oshkosh Student Alumni Ambassadors. In June, the credit union welcomed **Bobbi Jo Propson**. Bobbi Jo, a recent Lakeland College graduate, will be working in a variety of capacities for the credit union at the Radford Square Main Office. Bobbi Jo comes to us from American National Bank in Appleton.



PARTNERSHIP WITH LIBERTY MUTUAL

As a member of the UW Oshkosh Credit Union, you could save up to \$327.96 or more a year on auto insurance with Group Savings Plus®*! UW Oshkosh Credit Union has partnered with Liberty Mutual to offer our members savings on comprehensive, group auto, home and other personal insurance products. This program offers an exclusive group discount of up to 10% off our already competitive rates, rates which are guaranteed for 12 months (not six), convenient payment plans, including automatic checking account deduction or direct billing at home, additional savings based on age, driving experience and auto equipment (such as anti-lock brakes and airbags), round-the-clock claims service, and 24-hour emergency roadside assistance**. Members can take advantage of the buying power of the UW Oshkosh Credit Union by calling Chris Schliepp at (920) 749-9799 Ext. 203 for a free coverage evaluation and no obligation rate quote or e-mail him at Christopher.Schliepp@LibertyMutual.com.

*Savings based on an April 2006 sample of auto policyholder savings when comparing their former premiums with those of Liberty Mutual's group auto and home program. Individual premiums and savings will vary.**Discounts and credits are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverage's only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Service applies to auto policyholders and is provided by Cross Country Motor Club of Boston, Inc., Boston, MA or through Cross Country Motor Club of California, Inc., Boston, MA. A consumer report from a consumer-reporting agency and/or motor vehicle report, on all drivers listed under your policy, may be obtained where state laws and regulations allow. Coverage provided underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA.

2nd Quarter Kidz Kash winner is Samantha Kozimor!

