



Hocus-pocus--my money grew! Well, maybe it's not that easy to save, but by teaching kids from a young age, it can be. As they grow to tweens and teens, they'll have one of the most difficult aspects of saving under their belt--being consistent.

**Join us this year as we celebrate  
National Credit Union Youth Week from April 19-25 with  
"The Magic of Saving."**

We have lots of ideas to help you raise  
financially savvy kids,  
AND a little magic for the kids  
when they make a deposit during  
National Credit Union Youth Week!

**Free child fingerprinting by AAA  
from 11 a.m. to 4:30 p.m. on Friday, April 24th!**

## Who Are You Leaving Your Money To?

Do you know who is listed as the beneficiary on your life insurance, retirement or 401K? What about your checking or savings accounts?

The U.S. Supreme Court has ruled that plan administrators may rely on the documents governing the plan, and have no duty to look beyond those documents, to determine the beneficiary of a deceased plan participant. In *Kennedy v. DuPont Savings and Investment Plan*, issued on January 26, 2009, the Court held that the plan administrator of a retirement plan properly paid benefits to a deceased participant's ex-spouse (who was still the participant's designated beneficiary at the time of the participant's death), even though the ex-spouse had apparently waived her right to benefits under the plan in the parties' divorce decree.

This is the second time since 2000 that the Supreme Court has addressed the question of how plan administrators should deal with an increasingly common problem: the participant who names his or her spouse as plan beneficiary, but later divorces without filing an updated beneficiary form. If such a participant dies before all plan benefits have been distributed, and if the last beneficiary form completed by the participant still names the former spouse, the plan administrator may face conflicting claims by both the participant's ex-spouse,

who is the named beneficiary, and the participant's estate or surviving family members.

It's a good idea to review your beneficiaries at least annually!

## 55th Annual Meeting Update

The 55th Annual Meeting of Fond du Lac Credit Union was held at 6:30 p.m. on March 19 in the Conference Room at Fond du Lac Credit Union.

Mark Beveridge and Bernie Bonlander were elected by the membership to serve on the Board of Directors for a three year term. Congrats Mark & Bernie!

## Fond du Lac Credit Union + Wisconsin Timber Rattlers + K107 = Family Fun!

Want to take the family to a Timber Rattlers game? Here's your chance! Each week this summer we'll be giving away a family 4 pack of tickets and a pair of baseball caps!

How can you win? It's easy! Starting Tuesday, May 26th, stop in at the Credit Union and enter to win. Then listen to K107 each Monday for the winner to be announced. We'll be doing this all summer long and we're sure it's going to be a home run! Fond du Lac Credit Union - Opening doors to family fun!



## Member Spotlight

"After just having another positive interaction with your credit union I had to write to you to tell you how happy I am to be a Fond du Lac Credit Union member. Who would think that banking would be a happy, fun experience?? Every time I come in, no matter what the reason, I am greeted by name ( I can even call and do not have to state my name. . . my voice is recognized!!!), with a smile and exceptionally friendly manner. I would say that your employees should be termed "Friends"! Every person is not only professional and an expert in their profession but they make banking an experience full of sunshine! How wonderful to be treated so PERSONALLY! Congratulations to everyone of you."

~ Sherry Feuerhammer~



## Thank You from the Bottom of Our Hearts!

February is the month credit unions around the state show their support for the Children's Miracle Network. Through the Chain of Hearts program, our Valentine Bake Sale, Employee Jean Days and the sale of World's Finest Chocolate candy bars, we were able to send a check to the Children's Hospital Foundation in the amount of **\$2,067.65!** Thank you from the bottom of our hearts to all who purchased a heart, link, baked goods or candy bars!



The Credit Union's Chain from the CMN Hearts & Links campaign measured more than 75 feet long!

## DUST OFF THOSE OLD SAVINGS BONDS

Did you know that Series E savings bonds bought before 1978 no longer earn interest? The Department of the Treasury's Bureau of the Public Debt has been trying to reach holders of 39 million outstanding Series E bonds purchased between 1941 and 1978.

If you have bonds purchased during this time you're losing money! Redeem these bonds and reinvest the proceeds into new saving vehicles or use them to pay down debt.

Old bonds may be worth considerably more than their face value. A \$100 Series E bond purchased for \$75 in 1960 would be worth more than \$700 today.

To educate the public and streamline the redemption effort, a dedicated web site has been established by the Treasury Department. By visiting [www.treasuryhunt.gov](http://www.treasuryhunt.gov) and entering your social security number (this is a secure site), you can learn if you have outstanding matured bonds since 1974. Check it out - you may have more money than you thought!

## Summer Holiday Closings

Fond du Lac Credit Union will be closed  
**Memorial Weekend Observance:**  
 Saturday, May 23  
 Monday, May 25  
**Independence Day:**  
 Saturday, July 4

**SUMMER FUN!  
DISCOUNTED  
ATTRACTION TICKETS!**

**NEW THIS YEAR!**

<b>Mt. Olympus Water &amp; Theme Park!</b>	
General Admission Gate Price	<u>Our Price</u> <b>\$23.50</b>
Kids 2 & under	FREE
<b>Six Flags Great America</b>	
General Admission Gate Price	<u>Our Price</u> <b>\$32.00</b>
One day	\$56.64
Two day	\$66.99
Kids 2 & under	FREE
<b>Noah's Ark</b>	
General Admission Gate Price	<u>Our Price</u> <b>\$24.00</b>
Kids 2 & under	FREE

**Tickets sold to "members only"!**