



91 NORTH PIONEER ROAD • 921-1123 • www.fdlcu.com • FALL 2009



## Have a lot of confidential stuff to shred? Come to Our Shred Fest!

Let us help save you some time! Stop by Fond du Lac Credit Union's parking lot on Saturday, October 17th from 9:00 a.m. to noon. We'll have a truck on the premises shredding your items immediately. Bring up to three boxes of documents you would like destroyed. We're offering this service to everyone in the Fond du Lac area as part of Money Smart Week.

Money Smart Week is October 10 - 17. You'll find a schedule of more than 100 FREE financial education sessions in the Fond du Lac newspapers. Money Smart Week (MSW) is a series of free classes and activities designed to help consumers better manage their personal finances.

## Make a Difference - Be a Board Member!

You don't have to be the President of a Corporation to be on the Credit Union's Board of Directors. What you DO need, is to have a genuine interest in how your Credit Union can "Open Doors" for members. If you are at least 18 years old, and have been a primary account holder in good standing at Fond du Lac CU for a minimum of 90 days, you're eligible to run for a position on the Board of Directors.

So what will you do as a Board Member? You'll help make decisions about the Credit Union's course of actions by establishing objectives, reviewing & formulating policies, and approving goals and programs. And you'll be doing it along side other members who make up the volunteer Board.

What are some of your duties to the Board? You're asked to review Board information that's prepared for you each month prior to each Board meeting, fulfill some yearly educational requirements, participate in committee involvement, and attend monthly Board meetings. The position will have a three year term.

If you're interested in running for a position on the Board of Directors, the Nominating Committee must receive your name by December 4, 2009.

The Board members whose terms are expiring are:

Mark Vande Berg  
Neal Buck

A voting ballot will be included (if needed) in the next quarterly newsletter (January 2010).

If you have questions about the nomination process or election, please contact Credit Union President, Chris Rockweit at (920) 921-1123. You can make a difference!

## Making Membership Easier

Fond du Lac Credit Union knows that money is tight for many people in our community. That's why on September 3rd we made our Credit Union Membership even easier. Our new minimum share balance has been reduced from \$25.00 to \$5.00! That means you have access to \$20.00 more in your Savings account. It means starting a child on the path to saving will only take \$5.00. It means becoming a new member and being able to take advantage of lower loan rates and higher savings rates will only require \$5.00 to get started. So pass it on! Our membership is open to anyone who lives or works in Fond du Lac or Dodge County and we welcome them!

**International Credit Union Day is October 15 - Stop in for treats and AAA Information booth!**

## Save Money Every Time You Shop!

Holiday shopping season is the perfect time to start saving! How? *Two answers* - your Fond du Lac Credit Union Debit Card and our Change to Saving program! Using your debit card will help keep you from incurring interest charges you may receive if you were to use a credit card. Plus, if you sign up for our free Change to Saving program, every time you make a purchase using your debit card, we'll round up the purchase to the next dollar and transfer the change right to the savings account you choose - even a Christmas Club Savings! So while you're shopping for this year's gifts - you can be saving for next year's!

***Do you know what your  
Credit Card interest rate is?  
Is it less than 10.90%?  
If not, come talk to us!***

## Thanks Everyone!

Due to your generosity (and a little creativity from our employees!) Fond du Lac Credit Union was able to raise \$3,512 for the American Cancer Society's Relay for Life! So, **thanks**, to all of you who purchased greeting cards, Root Beer floats, or brats; bid on and won gift baskets; bought a "link" and put the name of a loved one on it, or just plain donated cash! Without you, our team couldn't have done it!

# HAPPY THANKSGIVING!

***We will be closed the following days so our  
employees may enjoy the holidays  
with family:***

***Thursday, Nov. 26 - Thanksgiving Day***

***Thursday, Dec. 24 at Noon - Christmas Eve***

***Friday, Dec. 25 - Christmas Day***

***Saturday, Dec. 26***

***Friday, Jan. 1 - New Year's Day***

***Saturday, Jan. 2***

***Remember, Home Banking and Debit  
Cards are great alternatives  
when our office is closed!***



**Effective November 15, 2009,  
the Stop Payment fee on  
Money Orders and Corporate  
Checks will be \$35.00 each.**

## Is Sharing Right for You?

Sharing your finances with another person can be a convenient and sensible approach to organizing your money. You can join up with your partner, a relative, your house mates, even your best friend! Here are a few things to think about when deciding if a joint account is right for you.

Sharing means that whoever is listed as a joint owner can use, and get information about the account.

A joint account means joint responsibility, and that's for both the good *and* bad things.

This means that each person can withdraw from the account without the other person knowing - they can even close the account without permission from another joint owner! If one account owner causes a problem on the account, you are also responsible for it - it doesn't matter who's to blame, it affects everybody who uses it. Keep in mind that the financial institution cannot prevent or limit the use of a joint account for any of its owners - even if you request it.

You can have your own account as well as a joint account. Many people have a joint 'Bill Account' for household necessities but still have their salary paid into their own account.

Fond du Lac Credit Union would be happy to explain any account type in more detail if you have questions. Just talk to a Member Service Representative!