

FINANCIAL CORNERSTONE

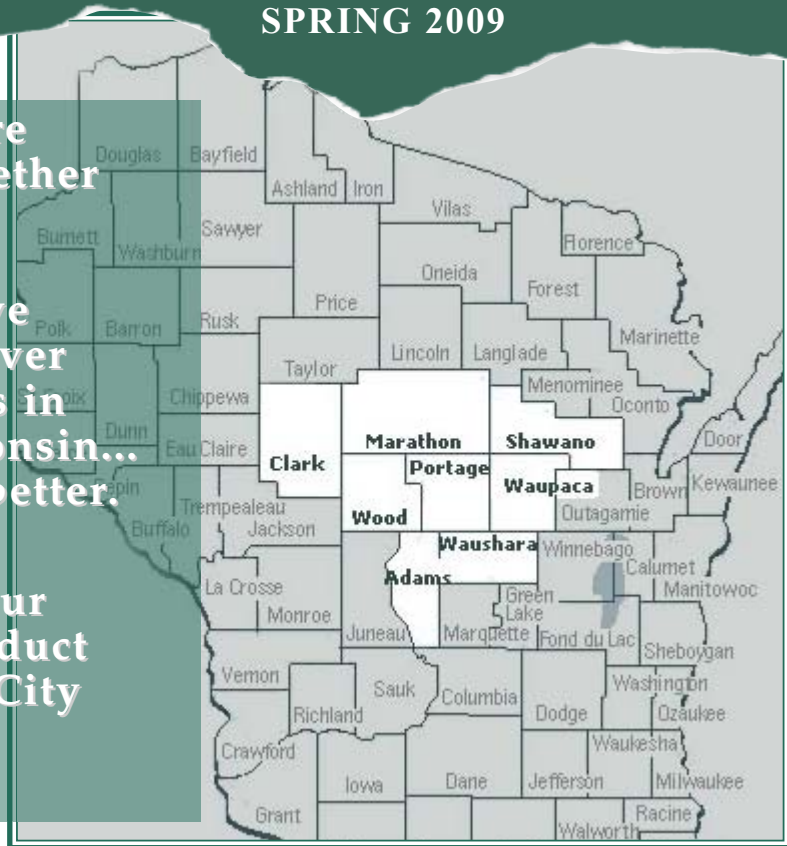
Central City Credit Union is a progressive, competitive and strong full service financial organization dedicated to providing exceptional service to our member owners.

SPRING 2009

Together we're stronger...together we're better.

Now with five offices, we cover eight counties in Central Wisconsin... to serve you better.

Visit any of our offices to conduct your Central City Credit Union business.



Together We're Better!

The Facts, The Food and The Fun

If you didn't get a chance to join us at the Central City Credit Union Annual Meeting on March 7th, here's a quick wrap up:

The Facts: Board Chairman Richard Voigt presided over the 60th Central City Credit Union annual meeting at the Holiday Inn Conference Center. Richard Voigt, Ray Gougeon, Patti-Shafto Carlson and Susan Shulfer were re-elected to the Board of Directors.

The Food: An excellent dinner of steak and chicken was served. Beautiful background music was provided by the Marshfield High School String Quartet. You should have been there...

The Fun: There were gifts for everyone attending, and door prizes for a few lucky members. Door prizes were baskets of items based on various themes like gardening and camping and even one for coffee nuts! Thanks to Laura for putting all of our baskets together.

Central City Credit Union
Main Office
222 E. Upham St.
Marshfield
715-387-3702

Hoover Road Office
3101 Hoover Rd.
Stevens Point
715-341-2522
800-236-2522

Post Road Office
2331 Post Rd.
Plover
715-341-1400

St. Michael's
Hospital Office
900 Illinois Ave, 3rd Fl
Stevens Point
715-346-5136

SPASH Office
1201 Northpoint Dr.
Stevens Point
715-254-0251

www.centralcitycu.com



CENTRAL CITY
CREDIT UNION

Together We're Better!

Serving Adams, Clark, Marathon,
Portage, Shawano, Waupaca,
Waushara and Wood Counties



Mistakes Happen

Let us help. Together we're better!

We all make mistakes - that's a fact of life. How we handle those mistakes or the processes we put in place to make sure they don't happen again is what makes our lives run smoothly...or not.

Let's talk checking accounts and overdrafts. "Oh, no," you say, "I'm very careful not to overdraw my checking account." I'm sure you're careful, but many overdrafts are innocent mistakes; i.e., a subtraction error in your check register. We have two ways for you to avoid having a check overdraw your account and possibly be returned to a merchant marked as insufficient funds. You can choose either option or both.

- #1 - *Overdraft Protection from Savings**. Funds would automatically be transferred from your savings, **FREE**, if you don't have enough money in your checking account to cover a check.
- #2 - *Overdraft Loan***. This loan is another option to guard against overdrawing your checking account. The loan will be advanced to cover your overdrafts. You will receive a notice showing the amount of the loan advance and there is no fee for the transfer. You can choose to pay it off right away, costing you just pennies a day, or make low monthly payments. Either way, you only pay interest on the money you use and it's usually much less than paying overdraft fees. Small price to pay for peace of mind.

Point Plus Credit Union, now known as Central City Credit Union, has a courtesy pay program that will be discontinued on May 1, 2009. It is being replaced with the above options - free overdraft protection from your savings and the Overdraft Loan. You'll soon be receiving more information explaining how to sign up for either or both of these overdraft protection programs or you can stop by one of our offices anytime for more information.

**If you are an account holder from Point Plus CU, the FREE Overdraft Protection from Savings will be effective May 1, 2009.
**If you are an account holder from Point Plus CU and currently have an OD Loan, you do not have to sign up again. Your OD Loan protection will continue under the parameters set above.*

IRA Tax Contribution Limits for Tax Year 2008 have not changed. They are: 50 years of age and older may contribute a maximum \$6000 and under age 50 may contribute a maximum of \$5000.

**Be careful about reading health books.
You may die of a misprint.**
Mark Twain

Employee Anniversaries

- 16 YearsMark Page, Director
- 14 YearsDonna Fleming, Marketing Manager
- 11 YearsRoger Schlice, Shredder
- Ten YearsSarah Engevoid, Business/Education Development
Jennifer Giese, Receptionist
- Eight YearsJohn Welter, Director
Ray Gougeon, Director
- Six YearsKathleen Brandl, Branch Manager
- Four YearsSandra Heeg, Director
Keith Strey, Director
- Three YearsAbigail Panske, Teller
- Two YearsKathryn Simons, Accounting
Amy Simone, Teller
Amanda Salvinski, New Accounts Representative
- One YearJennifer Demski, Member Services
Loretta Wisz, Office Clerk

Two Perfect Tens!



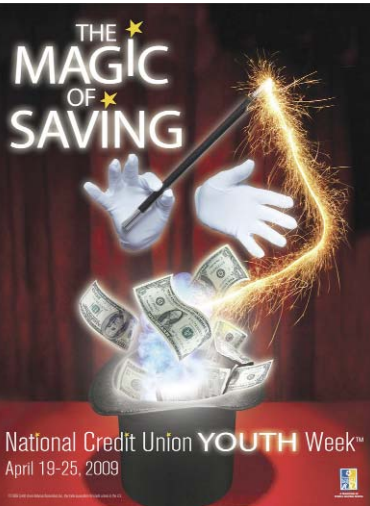
Jeni Giese
Marshfield

Jennifer Giese was hired as a teller ten years ago and after a few moves around the credit union, including New Accounts Rep, she is now our receptionist, that *real live* voice you hear when you call Central City. When she's not at work, you can either find her at home with her husband and adorable son or on the volleyball court with the CCCU team. Thanks for your dedication to Central City and our members, Jeni! Here's to ten more years!



Sarah Engevoid
Marshfield

Sarah Engevoid was hired as a teller in the School-to-Work program in high school. She's held several positions, but when CCCU needed a Business/Education Development Coordinator, Sarah was a perfect fit. When she's not at one of our area schools or networking around town, she enjoys working out at the Y or just hangin' out with her fiance' and their dog, Josie. Thanks, Sarah, for your commitment to Central City and especially to our financial education endeavors.



Watch Your Money Grow...Like Magic!

Put money in your savings account at Central City Credit Union and in no time at all...it's growing! Magic? You decide! Help us celebrate the Magic of Saving during Youth Week April 19th-25th.

Want to see a real magician in action? On Friday, April 24th we'll have magician Kevin Boyles working his magic at our Marshfield office. Space is limited so we need to know how many of you want to disappear. (Not really, Mom!) **Reservations must be made by April 17th.**

- **Marshfield Magic:** Friday, April 24th from 4:30pm until 5:15pm at our office at 222 E. Upham Street in Marshfield. Call 715-387-3702 for reservations.

Remember, space is limited so sign up by April 17th! Call or stop by and let us know you want to be *amazed* and *mystified* at the free Magic Show at Central City.

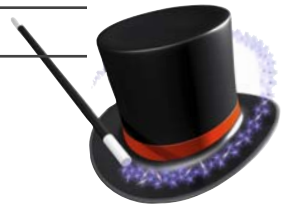
Sign up by April 25th to win some fun prizes.* Sign up at any of our offices or fill out the form below (or print the form on the KidsCount page at centralcitycu.com) and drop it by our office or mail it to *Central City Credit Union, Magic of Saving, PO Box 790, Marshfield, WI 54449*. Drawings will be held Monday, April 27, 2009.

*Must be 18 years or younger to enter. CCCU membership not required. To sign up for prizes stop by any of our offices or fill out the form below (form can also be found at centralcitycu.com/kidscount) and mail to: *Central City Credit Union, Magic of Saving, PO Box 790, Marshfield, WI 54449*. No purchase necessary. Need not be present to win. Winners will be notified by mail or phone.

Name _____
 Address _____
 City _____ State _____ ZIP _____
 Phone _____ Age _____

Please enter me in the drawing for (check all that apply):

- Fluffy animal bank 1 GB Flash drive USB Port
 \$50 U.S. Savings Bond Backpack funpack



For security reasons and because it's costly to keep large amounts of cash on hand, we may not be able to immediately cash a large check that you present to us. In the best interest of all our members, we may have to put a hold on it until we can verify that funds are available. Thank you for your understanding.



Question: I got a letter from you saying my Central City debit card was being closed and reissued. Why? Should I be concerned?



Answer: With technology comes convenience, but also a certain amount of risk. You received a letter because a third party processor's database had been breached. (A third party processor is the company that processes all of the credit and debit card transactions for the merchants.)



Just because you received this letter *does not* mean that someone necessarily has your card number. *It just means we are being extra cautious.* We are taking the necessary measures to protect our members from the possibility of financial fraud. When a database of this kind is breached it affects all financial institutions, credit card companies and consumers, not just Central City Credit Union members.

Your financial security is always of the utmost importance to us! VISA and MasterCard are, and will continue to be, a safe and convenient payment system.

Board of Directors:

Richard Voigt, Chairman
John Welter, Treasurer
Keith Strey, Auditor
Patti Shafto-Carlson, Director
Don Binder, Director
Cliff Wiernik, Director

Mark Page, Vice Chair
Ray Gougeon, Secretary
Sandra Heeg, Director
Susan Shulfer, Director
Tom McCarten, Director

Officers:

Rob Kublank, CEO
Pat Wesenberg, President
Sue Foth, Executive Vice President
Kelly Korth, Vice President Lending
Sandy Rindfleisch, Vice President Finance
Gail Sawyer, Vice President Operations

Jeff Kolstad, Vice President
Commercial Lending
Marshfield
Kris Lacourse, Vice President
Commercial Lending Stevens
Point

Member deposits are federally insured to at least \$250,000 by NCUA, and backed by the full faith and credit of the U.S. Government. CCCU is an equal housing opportunity lender. The information in this newsletter is not to be regarded as legally binding.

Get to know your CEO and President

We sat down recently with Central City Credit Union CEO, Rob Kublank, and President, Pat Wesenberg, to have a chat about their past, present, and the future of Central City Credit Union. Here's what we found out...



Rob Kublank
CEO



Pat Wesenberg
President

I have always been exposed to the financial arena. My father was a community bank president so when I got out of the service I went back to college and received a Bachelor's degree in Business Administration. I then worked for the next 30 years in banking coming over from the "dark side" ten years ago. I truly believe in the Credit Union adage of *People Helping People*.

Tell us a little about your career and what brought you to your current position?

I started my credit union career in 1981 as a teller at Central City Credit Union. I worked in almost all areas of the credit union from operations to lending. In 1994 I left Central City to become the President of Point Plus Credit Union. Now I'm excited to be "back" and look forward to the future opportunities regarding the new partnership of Central City and Point Plus CU.

The emphasis is not totally on the profitability of the credit union but helping your members reach financial security. We are responsible to our members, not a bunch of stockholders located in California or New York.

What is your favorite thing about working in the Credit Union movement?

I love the fact that we get to help people on a daily basis. We are not focused on the amount of money that we make but on making the lives of our members better.

The partnering of two strong credit unions will enable us to better serve our members in our market place. This partnering not only gives us a better capital base to provide additional products and services but also provides a talented work force that will be able to implement these changes.

Would you describe for us some of the benefits you believe the merger will have for our members?

There are many benefits – just combining the products and services that we had at both credit unions and making them available to the entire membership is a huge benefit. Combining the leadership and expertise of the staff from both credit unions is also great for our members – our staff members provide exceptional member service and care so much for the members of this credit union – that's why we say "Together we are better!"

Thank you to both Rob and Pat for taking time from their busy schedules to answer our questions. Besides overseeing a \$140+ million dollar credit union, they are both involved in making sure that credit unions continue to be a strong, viable financial choice for anyone who wishes to join. Rob serves as a Director on the Wisconsin Credit Union League Board of Directors and Pat is a member of the CUNA Board of Directors.

did you know...

Verified by VISA is FREE added protection for your use when you use your VISA credit card to make internet purchases. Even if you don't shop on the internet, you should still sign up for *Verified by VISA*. It will prevent unauthorized use by anyone who might gain access to your VISA card. Sign up at www.centralcitycu.com - click on **products/services** then **credit cards** where you'll see the *Verified by VISA* logo.

