

CAPITAL letter



BEST CREDIT UNION FINALIST



Fall 2009

Message From the President

We marked our 75th Anniversary on September 24, and I want to thank each and every one of our members for making that happen. I hope you had a chance to stop in at one of our offices to celebrate with us and to enjoy some cake and refreshments. Capital Credit Union is extremely honored to serve you in the same cooperative spirit on which we were founded, one that still makes us strong today.

Also similar to 1934, many of our friends and neighbors are struggling during these challenging economic times. That's why I am proud to announce that we topped our goal for our 10th Annual Food Drive that ended in July, collecting more than 2 TONS of food and pet care items for area food pantries and animal care associations. A special thanks to those who donated. Your contributions were received with many thanks and even tears of gratitude by food pantry and animal care workers.

Hunger among individuals and families is on the rise here in the Valley. In fact, the need remains urgent to feed the hungry as food supplies are quickly dwindling at area pantries. That's why Capital is joining other area credit unions and businesses for the *The Post-Crescent's* "Stock the Shelves - Do It!" campaign, October 11-November 22. The goal is to raise \$150,000 to assist area food pantries. You are invited to join us in this life-changing cause. During the campaign, Capital will collect non-perishable food items and cash donations at each of our locations to help feed the hungry in the greater Fox Cities area. Thanks in advance for your donation, no matter how big or small.

Capital is committed to enriching our communities through partnerships and volunteering. Our 2nd Annual

Wellness Walk for Special Olympics was a great success, with almost 100 participants, 23 of whom were Special Olympic athletes. It was great to see so many of you there. Thanks also to everyone who took part in our food drive, the Greenville Homecoming parade, and Capital's Critters Kiddie Carnival. Bundle up and get ready to join us at Christmas parades in Oshkosh, Little Chute, Kaukauna and Freedom again this year. We're also planning our Christmas With Capital campaign November 27-December 31. Taking part is easy with our decorated holiday money envelopes, the "giving tree" where you can choose to donate a special item for the Community Clothes Closet, or cash donations.

Another annual outreach available to our members is Capital's Scholarship Program. Capital will once again offer seven \$1,000 scholarships for members who are seniors in high school planning to continue their schooling at a two or four year college. Applications will be available beginning December 1 at Capital offices and at capitalcu.com. Capital is deeply committed to financial literacy, including ongoing financial literacy programs at Kimberly High School and Little Chute and Kimberly grade schools.

Our members also continue to benefit here at Capital with competitively priced financial

products and services. We offer "the best rates around" on cars, trucks, and other vehicles, saving our members hundreds of dollars in interest payments. With free pre-approval you can shop the car lot with confidence knowing exactly how much you can afford. Our free checking, free online banking, free e-Statements, free Bill Pay-24, and free Call-24 are all designed to save you money and time. And our newly enhanced Bill Pay-24 features make it more convenient than ever to pay your bills online. For details about these and other great options, visit capitalcu.com, or ask a member service representative at any Capital office.

At the Capital Insurance Center you'll find that agent Geoff Braden is ready to help with your insurance needs, including home, car, health, life insurance and more. With access to over 20 carriers, you'll get just the right amount of coverage at a price you can afford. Stop in at the Capital Credit Union Insurance Center office located inside the Babbitt-Sholund Insurance in Neenah, or give Geoff a call at 1-800-352-1580 to learn more.

Capital members also benefit from our ongoing partnership with Ameriprise Financial, Inc. In order to offer you even more investment opportunities, we recently expanded our services through Ameriprise. Please join me in welcoming Paul



Alan M. Zierler
President/CEO

J. Renard, Ameriprise Financial Advisor, to our Capital office in Kimberly. Paul brings many years of experience and will be a great asset to our team here. Paul will be visiting all of our Capital offices over the next several months. If interested in a meeting with one of our financial advisors, just call (920) 731-3195. Also, starting in November, we're offering new Ameriprise seminars and workshops to help you better understand and plan your investment strategies. We are pleased to offer these additional services for your convenience.

After 75 years, Capital Credit Union remains a strong, vital not-for-profit cooperative, serving the financial needs of its members. A special thanks to each of our members for voting us a Best of the Valley Finalist for Best Credit Union. It is my great pleasure to be part of this great credit union—a membership that "makes it happen" for so many people each and every day.

CAPITAL

credit union
Insurance Center

201 E. Bell Street
Neenah WI 54956
Inside the Babbitt-Sholund
Insurance Building

Phone: 720-5312 • Fax: 722-0834
gbraden@babbittsholundinsurance.com

What are your insurance needs? From insuring your vehicles, home, or business to choosing the right amount of life or health insurance, at the Capital Credit Union Insurance Center, you can get the coverage you need at a price you can afford.

New State Laws and Your Auto Insurance Premiums

If your auto insurance premiums have gone up recently, don't be surprised. That's because as of November 1, 2009, changes in Wisconsin state law now require higher minimum insurance limits for insured and uninsured motorists. Starting in January next year, minimum auto coverage limits are also increasing, and effective June 1, 2010, auto insurance will be MANDATORY for all drivers in the State of Wisconsin. While the new laws are meant to protect the citizens of Wisconsin, they will also mean a substantial increase in insurance premium costs due to higher minimum limits for liability, uninsured and underinsured motorist coverage.

Many auto policies and premiums have automatically changed to reflect these changes as they renew after November 1, 2009. Some companies may be aggressive in implementing these changes, so it's a great time to review your current auto insurance plan with Geoff Braden at the Capital Insurance Center.

Geoff has been serving the needs of Capital members through a partnership with the Babbitt-Sholund Agency in Neenah since 1994. An experienced insurance agent with access to over 20 quality insurance carriers, Geoff can help you comparison shop to see which coverages, premiums and deductibles may work best for your situation and save you money. Whether you're looking for a new policy or just want to find out how you may be able save on your premiums, give Geoff a call at the Capital Insurance Center today.

Ameriprise Financial Services at Capital Financial Advisors:

Paul J. Renard
Timothy J. Van Zeeland
Jamie T. Van Hammond

Enhancing our services for your convenience

We're enhancing the high quality financial service and investment resources already available to you at Capital Credit Union! Please join us in welcoming Paul J. Renard, Ameriprise Financial Advisor, to our Capital office.

Paul is a great addition to our team of Ameriprise advisors. He has 15 years of experience in financial advising, with a special emphasis on personal service. The founder of Capital Asset Management Group, Paul now has a successful Ameriprise office in De Pere. He was previously a financial advisor with A.G. Edwards & Sons, Dain Bosworth, Inc., and Piper Jaffray, Inc. Paul's extensive expertise will increase the range of services available and provide extra resources for our members.



(L to R) Paul J. Renard, Timothy J. Van Zeeland, and Jamie T. Van Hammond, Ameriprise Financial Advisors at Capital.

Now it's easier than ever to set up an appointment with one of the financial advisors at Capital. Learn more about how you can benefit from Capital's expanded Ameriprise Financial partnership. Call 731-3195, toll-free at 866-731-3195 today.

Financial advisory services and investments available through Ameriprise Financial Services, Inc., member NASD and SIPC. Riversource insurance and annuities issued by Riversource Life Insurance Company, an Ameriprise Financial company. Ameriprise Financial Services, Inc. is registered as an investment advisor with the Securities and Exchange Commission.

The Personal Advisors of
Ameriprise
Financial



Upcoming Ameriprise Financial Seminars

To reserve your spot for either of these Ameriprise Financial Seminars, call 920-731-3195, toll-free 866-731-3195. Space is limited, call today!

Wednesday, November 18

Financial Strategies During A Job Transition

Seminar: 12:00 p.m. | A complimentary lunch will be served
@ Capital's 855 Eisenhower Dr., Kimberly office
with Guest Speaker – Kurt Kern, Region Vice President,
Retirement Wealth Strategies, Ameriprise Financial

Come and learn about factors that can help you maintain control of your financial situation through a job transition by exploring concerns such as:

- How long will your cash reserve last?
- How will you provide health coverage for your family?
- Is your family protected if something happens to you?
- Is it time to do something with your retirement plan?
- What will happen to your ability to meet long-term financial goals, like saving for education and retirement?
- Will you need to rethink your plans for the future?

Wednesday, November 18

Retirement Plans for Small Businesses

Complimentary light supper: 5:30 p.m. | Seminar: 6:00 p.m.
@ Capital's 855 Eisenhower Dr., Kimberly office
with Guest Speaker – Kurt Kern, Region Vice President,
Retirement Wealth Strategies, Ameriprise Financial

In this seminar focusing on small businesses, we'll explore issues like:

- The benefits of sponsoring a retirement plan for you, your business and your employees
- The types of retirement plans available for businesses – one size does not fit all
- Advantages of asset consolidation
- Flexible contributions that may allow you to save on taxes
- The features & benefits of SEP, SIMPLE, 401(k) & Individual(k) plans



Two-year-old Ian, son of Ameriprise Financial Advisor Jamie Van Hammond, spins the Capital wheel during the Ameriprise Picnic in August with the help of his grandma and volunteer, Jane Van Hammond, a Lending Supervisor at Capital.

CAPITAL Celebrates 75 Years!

1934-2009

Grand prize winner Brent Wittman of Freedom, and his mom, Shelley, picked up his new 42-inch Panasonic Plasma TV at the Eisenhower Drive office as part of Capital's 75th Anniversary celebration prize drawing.



CAPITAL in the Community



Food Drive Tops 2 Ton Goal – Capital employees pause for a quick photo with a volunteer from Loaves and Fishes Food Pantry in Kaukauna during a delivery of food and other supplies from Capital's 10th Annual Food Drive.



Al Zierler and his granddaughter, Cami, get into the spirit of wellness and fun during Capital's 2nd Annual Wellness Walk for Special Olympics at our Eisenhower Drive office in August.



Capital employee Shirley Lund watches the Capital Wheel of Prizes in great anticipation along with Langston, Carson, and Emerson Otis (in the arms of dad, Craig Otis) during Capital's Critters Kiddie Carnival on Friday, October 2. About 125 people attended the event which was designed to help kids learn about money in a fun way.



Golden Opportunities Club

GOC Christmas Party: Wednesday, December 9 at the Darboy Club
Event begins at 11:45a.m. | \$10.00 for GOC members; \$17.75 for guests

Look for details on this event in the GOC GoldeNews

SPECIAL
75th Anniversary
Pricing!

**Capital Scholarship applications available beginning
December 1, 2009 at capitalcu.com or at any Capital office!**



Holiday Hours

Thursday, November 26

Thanksgiving – Capital offices will be closed

Thursday, December 24

Christmas Eve – Capital offices will close at 1:00 pm

Friday, December 25

Christmas Day – Capital offices will be closed

Saturday, December 26

Capital drive-ups & Piggly Wiggly offices will be OPEN

Thursday, December 31

New Year's Eve – Capital offices will be OPEN

Friday, January 1, 2010

New Year's Day – Capital offices will be closed

Christmas With Capital

November 27 – December 31

You are invited to join Capital Credit Union as we again share the Christmas spirit with those in our communities.

This year's campaign will benefit four local non-profit organizations.



Fall 2009

Participating is easy!

1. **Money envelopes** will be available for holiday gift giving
2. **Giving Tree** – Choose a tag from a Capital Giving Tree and donate the clothing item listed to benefit the Community Clothes Closet
3. **Cash donations** will be accepted at all offices

Starting November 27, be sure to pick up your free holiday stickers and calendars while supplies last!

Capital Helps "Stock the Shelves" to Feed Area Hungry

Because of job losses and other circumstances, our local food pantries are seeing a considerable increase in the number of clients. Along with that, there is an ongoing need for donations.

That's why Capital Credit Union is partnering with 17 other area credit unions and several area businesses now through November 22 as part of *The Post-Crescent's* "Stock the Shelves" 2009 Do It! Campaign to benefit 19 area food pantries, including the following:

Hortonville Food Pantry • Evangel Food Pantry (Menasha)

St. Joseph's Food Program (Appleton) • Salvation Army (Fox Cities)

Loaves & Fishes Food Pantry (Kaukauna) • Neenah-Menasha Emergency Food

Salvation Army (Calumet County) • The Store House (Appleton)

Double Portion (Neenah) • Advocap

Each of our Capital offices will be collecting donations of non-perishable food items in addition to cash donations. These cash donations allow food pantries to purchase items like eggs, meat, and milk, as well as personal



care and laundry supplies for those in need. The combined goal for all of the area businesses and organizations involved is to raise \$150,000, so in addition to food, every monetary donation counts, whether it's \$1, \$10, \$20, \$30 or more.

Please consider helping us as we join with others in our communities to feed the many local families and individuals in need. Every can of food and dollar donated makes a difference!

Don't miss out on the **BEST Rates Around** for cars, trucks, snowmobiles & more!

rates as low as
3.88% APR*
up to 60 months



*APR—Annual Percentage Rate. Rate is determined by your credit score & account relationship. Actual rates may vary & are subject to change without notice. Rates as of 10/28/09. 3.88% available up to a 60 month term. \$18.36/\$1000 borrowed on a 60 month term. All loans subject to approval. Rates based on 2005 & newer autos, ATVs, boats, campers, cycles, personal watercraft & snowmobiles.



Capital's Critters 3rd Quarter Winners

Congratulations to Evelyn Fletcher, age 3, of New London, and to Rebecca Warzyn, age 7, of Appleton, winners of our 3rd Quarter Critters Club drawing! Both children received a \$50 U.S. Savings Bond and a special Critters prize.

Capital's Critters Club is a special savings program for kids 12 and younger. Stop in at any Capital office today to sign up and find out how your child can start saving and enter the Capital Critters drawing!



Evelyn Fletcher of New London



Rebecca Warzyn of Appleton

Updated & FREE Bill Pay-24

If you haven't tried Bill Pay-24 yet, now is the time! Capital's Bill Pay-24 is **FREE** – all you have to do is use it. You'll love the easy new screens and all the different features designed to make it quick and simple for you to set up and pay your bills with the click of a mouse. Stop by any Capital office or visit capitalcu.com to sign up today!



e-Statements are now available on the 2nd business day of the month

SECURITY UPDATE

Credit or Debit Cards: *Safeguarding Your Accounts*

Developing good habits when using your credit and debit cards can go a long way in keeping your accounts safe and secure. While most of us have heard about identity theft and the importance of protecting Social Security and other account numbers, thieves can steal your credit or debit card information without you even knowing it.

Any time you use your credit or debit card, always be aware of your surroundings. Following are some simple precautions to help you keep your cards, and your accounts, safe:

- Keep your credit and debit cards in sight at all times; pay at the register
- When entering your PIN for debit or credit card transaction, shield the PIN pad with your hand so others can't watch you
- Always get a receipt for any credit or debit transaction and hang on to it until you can verify it with your statement. You'll want the documentation in case of a dispute
- Only carry your credit card in your wallet when you plan on using it – otherwise keep it at home in a safe place
- When traveling outside of the United States, do not use your debit card
- Do not use your debit card for making online purchases
- Do not give out personal information, such as your Social Security Number or account numbers, over the phone if you don't initiate the call.



Go "around the block" at Tax Time

January will be here before you know it, along with income and other taxes. Capital will once again offer our members the convenience of discounted tax preparation. Beginning in late January, the professionals at Lakeshore Investment & Tax Service will be available by appointment at our 855 Eisenhower Drive office. Tax services will be available for individuals, corporations, businesses, and estate taxes. Watch for details in our January *Capital Letter!*

Scenarios of Ways Scammers Work

1 A man working out at the gym noticed his locker was broken into, but after checking his wallet, he didn't find anything missing. A few weeks later he received his credit card bill with charges of \$14,000 that he didn't make. When talking with the credit card company, he pulled his card out of his wallet to verify his account number and realized that the person who broke into his locker apparently switched cards with him. A similar credit card from the same bank had been placed in his wallet. He didn't realize it, and because he didn't report the theft in time, he was held responsible for the charges.

2 A customer had dinner at a restaurant and paid for it with his debit card. The waitress took the card out of the customer's sight to the register. When she returned, she handed the card back to the customer, folded inside the receipt. When the customer unfolded the receipt and looked at his card, he realized it wasn't his. It was an expired card that looked similar to his. When he asked the waitress, she went back to the register and got the man's actual credit card from the cashier who had placed it in a drawer. When handing it back, the waitress offered no explanation or apology.

3 After enjoying a meal at a pizza place, a customer went up to the register to pay with his Visa check card. He handed the card to the cashier who swiped it through the machine, then laid it on the counter while waiting for approval. In the meantime, the cashier took out his cell phone and started dialing. A few moments later, the customer heard a click from the phone as if it were taking a photo. His suspicions were confirmed about five seconds later when he heard the chime that usually signifies that a picture is saved on your camera phone. In disbelief, the customer left the pizza place and immediately canceled his card.

Protect your **CARD**, Protect your **IDENTITY**

Property Tax Payments Accepted at Capital Offices

Capital Credit Union will once again accept 2009 property tax payments for the following municipalities at the Capital locations listed below, now through December 31:

Town of Freedom – Freedom office

Village of Kimberly – Eisenhower Dr & Prospect St offices, Kimberly

Village of Combined Locks – Eisenhower Dr & Prospect St offices, Kimberly

Village of Little Chute – Little Chute office & Little Chute Piggly Wiggly

Fox Cities Money Conference – Saturday, November 7 Fox Valley Technical College

8:30 a.m.-3:15 p.m.(Breakfast at 7:30 a.m.)

Join us for practical solutions for making your budget stretch. Susan Klun, financial expert and author of *Plotting & Sailing the Course: A Workbook for Life*, will discuss ways you can get out of debt and start saving. And the winner of the 2008 Fox Cities Financial Makeover Challenge, Lisa Mroczkowski, will share practical life applications and how a good spending plan worked for her and her family. Open to everyone, families and individuals. Workshops, prizes, breakfast and lunch, and more included!

Cost in advance: Adults \$5; Youth 6-18 years \$2.50.

Walk-ins: \$7 adults; \$3 youth. Stop at any Capital office for a registration slip, call Fox Valley Technical College at 735-5681, or call Asset Builders toll-free at 866-304-6896.

Capital Update

as of September 30, 2009

Assets: \$356,629,418
Shares: \$301,139,217
Loans: \$277,973,268
Accounts: 33,556

Calendar of Events

November

- 7 Fox Cities Money Conference
- 12 Oshkosh Holiday Parade
- 26 Thanksgiving – Capital offices closed
- 30 Little Chute Christmas Parade

December

- 1 Kaukauna Christmas Parade
- 5 Freedom Holiday Parade
- 9 GOC Holiday Party
- 24 Christmas Eve – Capital offices closed at 1:00 pm
- 25 Christmas Day – Capital offices closed
- 26 Capital drive-ups & Piggly Wiggly offices open

January 2010

- 1 New Year's Day – Capital offices closed

LOCATIONS AND HOURS

731-3195 NEENAH: 725-1831
TOLL FREE: 866-731-3195 OSHKOSH: 237-3182

APPLETON: 2009 E. Calumet St., Appleton, WI 54915
2755 W. Wisconsin Ave., Appleton, WI 54914

Lobby M, T, W, F 9-5 • Th 9-6 • Sat 9-12
Drive-Up M, T, W 7:30-5 • Th, F 7:30-6 • Sat 9-12 • 24-hour ATM

FREEDOM: M4119 Cty. Rd. E., Freedom, WI 54130

Lobby M, T, W, F 9-5 • Th 9-6 • Sat 9-12
Drive-Up M, T, W, F 8-5 • Th 8-6 • Sat 9-12

GREENVILLE: W7007 Parkview Dr., Greenville, WI 54942

Lobby M, T, W, F 9-5 • Th 9-6 • Sat 9-12
Drive-Up M, T, W 8-5 • Th, F 8-6 • Sat 9-12 • 24-hour ATM

KAUKAUNA: 2400 Crooks Ave., Kaukauna, WI 54130
Inside Larry's Piggly Wiggly

Lobby M-F 10-6 • Sat 9-3 • No Drive-Up Available • ATM Inside

KIMBERLY: 1010 Prospect St., Kimberly, WI 54136
Corporate Office

Lobby M, T, W, F 9-5 • Th 9-6
Drive-Up M, T, W 7-5 • Th 7-6 • F 7-5:30

KIMBERLY: 855 Eisenhower Dr., Kimberly, WI 54136

Lobby M, T, W, F 9-5 • Th 9-6 • Sat 9-12
Drive-Up M, T, W 7-5 • Th 7-6 • F 7-5:30 • Sat 9-12 • 24-hour ATM

LITTLE CHUTE: 125 E. North Ave., Little Chute, WI 54140

Lobby M, T, W, F 9-5 • Th 9-6 • Sat 9-12
Drive-Up M, T, W 7-5 • Th 7-6 • F 7-5:30 • Sat 9-12 • 24-hour ATM

LITTLE CHUTE: 1901 E. Main St., Little Chute, WI 54140
Inside Larry's Piggly Wiggly

Lobby M-F 10-6 • Sat 9-3 • No Drive-Up Available • ATM Inside

NEENAH: 1401 S. Commercial St., Neenah, WI 54956

Lobby M, T, W, F 9-5 • Th 9-6 • Sat 9-12
Drive-Up M, T, W 7:30-5 • Th, F 7:30-6 • Sat 9-12 • 24-hour ATM

OSHKOSH: 2495 Jackson St., Oshkosh, WI 54901

Lobby M, T, W, F 9-5 • Th 9-6 • Sat 9-12
Drive-Up M, T, W 7:30-5 • Th, F 7:30-6 • Sat 9-12 • 24-hour ATM

Additional Capital Freedom: Freedom East Wash. Hwy 55
ATM Locations: Kimberly: 1216 W. Kimberly Ave.

Financial Planning Services (FPS):
731-3195 • 855 Eisenhower Dr., Kimberly

Call 1-24: 687-0574 • Toll Free: 800-352-8528

Capital Credit Union Insurance Center:
1-800-352-1580 • 201 E. Bell St., Neenah

To report a lost Credit Card: 1-800-325-3678
or stolen card: ATM/Check Card: 1-877-745-4581



visit us online at capitalcu.com



1010 Prospect Street • Kimberly, WI 54136

Capital makes it happen.®

CAPITAL credit union

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