



3401 E. Calumet Street
Appleton, Wisconsin 54915



PRESORTED STANDARD
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PAID
FOX COMMUNITIES
CREDIT UNION

Fall 2004

The FOX FACTS

For Friends of Fox Communities Credit Union

We Now Have 14 Locations, from Green Bay to Oshkosh!

Fox Communities Credit Union now has 14 locations from Green Bay to Oshkosh! This has been made possible through partnerships with two area credit unions. Winnebago Credit Union in Oshkosh joined our team on August 1, 2004 and 1st Security Credit Union in the Green Bay area followed on August 23, 2004. These two credit unions brought an additional five locations which brings our total number of locations to fourteen. We welcome all of these new members and look forward to serving them.

benefit all members as they will now be able to transact business from Green Bay to Oshkosh. Joining together to form a combined team will make all of us more efficient and better able to provide the products and services that all of our members have come to expect and deserve.”



Greg Hilbert

Oshkosh/Winnebago hours: (On the Winnebago Mental Health Institute Grounds)

Lobby & Drive-Up:
Monday - Wednesday & Friday 8:30am - 4:30pm,
Thursdays 7:00am - 5:00pm

Green Bay area hours:

Lobby: Monday - Wednesday 8:30am - 5:00pm,
Thursday & Friday 8:30am - 6:00pm, Saturday* 9:00am - noon
Drive-Up: Monday - Wednesday 7:00am - 5:30pm,
Thursday & Friday 7:00am - 6:00pm, Saturday 9:00am - noon

All employees of both credit unions have remained employed at Fox Communities Credit Union.

Please join the Board of Directors and our staff in welcoming the members and employees from these two credit unions. We look forward to a strong and successful partnership!

*Ashland Office only, all other Green Bay area offices coming soon.

Deb Konitzer, President of Winnebago Credit Union stated, “We bring together an awesome team of people truly focused on the ‘People Helping People’ philosophy that has made credit unions different. Together we can achieve the extraordinary for all our members.”



Deb Konitzer

Dan Pierquet, President of 1st Security Credit Union comments, “We are extremely pleased with this partnership. 1st Security Credit Union’s product offerings, culture and philosophy of service to members are strikingly similar to those of Fox



Communities Credit Union. The end result will increase the value of membership for all of our members.”

Greg Hilbert, President of Fox Communities Credit Union, summarized it this way, “These new partnerships will truly



Special Low Rate Financing!

GRAND SLAM USED CAR SALE!



At Fox Cities Stadium
Home of the Timber Rattlers

Thursday, September 16th • 8am-8pm
Friday, September 17th • 8am-8pm
Saturday, September 18th • 8am-8pm

15 Participating Dealers!
Over 1,000 Quality Used Vehicles!



14 convenient locations from Green Bay to Oshkosh!

In-School Credit Unions

at Green Bay Preble and Green Bay West High Schools.

On Wednesday, September 1, 2004, high school students from both Green Bay West and Green Bay Preble were greeted with a Fox Communities Credit Union location in both schools. They will be able to open new accounts, make deposits and withdraw money.

The in-school credit union programs are designed to help high school students establish good financial practices that will have a positive and lasting impact on their lives. The credit union will be able to teach students the value of money, how to balance a checking account and help them to gain a working knowledge of the importance of credit and how it works.

Green Bay Area School District Superintendent Dr. Dan Nerad stated, "It is important to educate our students in financial responsibility. The in-school credit unions will play a significant role in that education." Dr. Mike



Students visit the in-school credit union at Green Bay West. Kayla Honrath, a co-op student and team leader, Port Lor, assist them with their financial questions.

Ptacek, Director of Curriculum for the Green Bay Area School District also mentioned, "In-school credit unions offer a learning experience for students. To work with that experience, the curriculum of classes will allow for the addition of projects and participation."

The in-school credit unions will be staffed by co-op students and be open to both students and faculty during their lunch hours. Fox Communities

Credit Union will provide speakers to address classes on a wide range of financial topics and class projects will allow students to be involved in the credit union. Fox Communities Credit Union looks forward to joining the high school students in their journey of education.

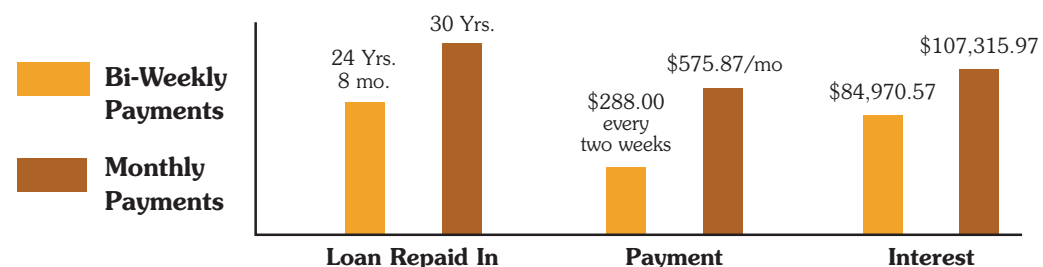
Save Time & Money On Your Loan!

You can pay your loans off sooner by making bi-weekly payments instead of monthly payments. With bi-weekly payments, you are making half of your monthly payment every two weeks. The reason bi-weekly payments works is twofold; twice each year an additional bi-weekly payment is made which results in a full extra payment on the loan each

year, and the principal balance is reduced every two weeks instead of monthly. The bi-weekly payments can be automated, at no cost to you, through different options at the credit union. This works for almost all types of loans. Call the credit union today and start saving money on the amount of interest you are paying!



Home Loan for \$100,000
Save over 5 years and over \$22,000!



All calculations based on 30 year fixed mortgage @5.625% APR. Rates change daily. APR= Annual Percentage Rate.

Christmas Club Account

Christmas is right around the corner, are you ready?

Be ready next year! Open a Christmas Club account after October 1st and receive a FREE GIFT! It's an easy, convenient way to save for Christmas. Earn interest on your account balances exceeding \$10.00. Interest is paid annually. We will automatically transfer the Christmas Club balance into your checking or savings on September 30th.

Get ready early. Open your Christmas Club account today.

Fox Rate Update

As of September 1, 2004
Rates Subject To Change

Type of Account	Annual Percentage Yield
Regular Savings	.80%
Checking Plus	.65%
Money Market Advantage ¹	1.50%
Money Market Investment ²	
\$25,000+	1.25%
\$10,000 - \$24,999	1.20%
\$2,500 - \$9,999	1.10%
12 Month Certificate ³	2.10%
18 Month Certificate ³	2.35%
24 Month Certificate ³	2.85%
36 Month Certificate ³	3.30%
48 Month Certificate ³	3.85%
Certificate Special	
15 Month Certificate ⁴	2.65%
55 Month Certificate ⁴	4.55%

¹Money Market Advantage Accounts, minimum of \$15,000
²Money Market Investment Accounts, minimum of \$2,500
³Minimum balance of \$500.
⁴Minimum deposit of \$5,000. For a limited time only.

Life Insured Savings	
Funds over the insured maximum	.80%
Funds under the insured maximum	.25%

\$2,000 maximum for Account Type 102
\$3,000 maximum for Account Type 103
\$4,000 maximum for Account Type 104

Fox Communities CREDIT UNION is proud to sponsor...

"Now, What Do I Do?"

SUZEORMAN

"A force in the world of personal finance."



October 19, 2004

KI Convention Center • Green Bay, WI
Speech 6:30 - 7:30
1/2 hour of Q & A
Book Signing to Follow

- 2004 Daytime Emmy Award Winner.
- Author of six consecutive bestsellers.
- Host of her own CNBC-TV show.
- Contributing editor to O: The Oprah Magazine
- USA Today has called Suze Orman "a force in the world of personal finance" and a "one-woman financial-advice powerhouse."

Ticket price \$15.00 general admission.
\$12.50 Fox Communities Credit Union members.
Tickets available at all locations and online.

www.foxcu.org
(920) 993-9000 • (920) 490-2900

by the numbers

As of August 23, 2004

Assets	\$460,983,560
Loans	\$409,435,564
Deposits	\$338,568,671