

The **FOX**  
FACTS  
For Friends of Fox Communities Credit Union

We're here, because of you! For over 65 years we have been able to help our members with their financial needs. It is because of this partnership that we have been able to experience strong growth, expand our services and support our community.

Throughout 2003, we continued to support the community that supports us.

- For the 10th year in a row, we were a major sponsor in the Bowl For Kids Sake campaign for Big Brothers/Big Sisters.
- We raised \$10,000 for the Make A Wish Foundation,

through a silent auction, at our annual employee Christmas party. Over 130 area businesses donated items for this event. It was a total community effort.

- Our members and staff donated approximately 2,800 books during our 2nd Annual Book Drive for Goodwill. The books were very much appreciated!
- And many other worthwhile areas of need in our communities.

Mortgage interest rates remained low throughout 2003, which allowed many members to refinance their current mortgage or purchase a new home. As a result, our loan volume grew by 24%. Our assets rose by 10%, which put our asset size, at year end, over \$347 million. We now serve over 40,500 members.



*We're here because of you.*

In the summer of 2003, we began to offer online bill pay. It is a convenient way for members to set up and pay their bills right from their computer. This service shows a history of when the bill was paid and it's an easy way to set up recurring payments. Members are not charged for this service.

We value the partnership we have created with our members and the Board of Directors. With your continued support, we were able to achieve many accomplishments throughout the year. Everyone, at Fox Communities Credit Union, extends a warm wish for a healthy and happy 2004! We're here, because of you!



Special  
Low Rate  
Financing!

**GRAND SLAM  
USED CAR SALE!**



**At Fox  
Cities  
Stadium**  
Home  
of the  
Timber  
Rattlers

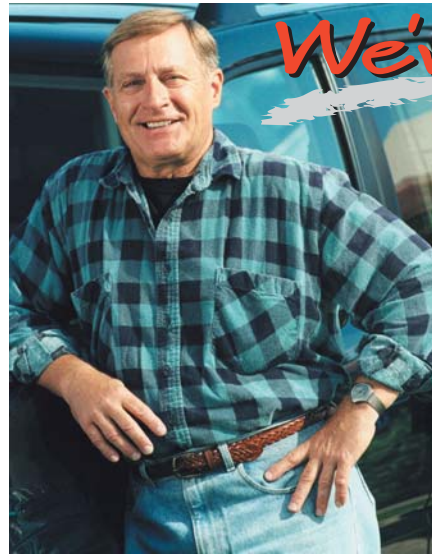
Thursday, April 29<sup>th</sup> • 8am-8pm  
Friday, April 30<sup>th</sup> • 8am-8pm  
Saturday, May 1<sup>st</sup> • 8am-4pm

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



Immediate  
On-Site Financing  
by Fox Communities  
Credit Union!





**We've got a line for you...**  
 ...a home equity line of credit!

- It's your money, you've earned the right to use it!
- Easy access to your money to buy what you want!
- It's up to you - buy a new car, fix up your home or go on vacation!
- Interest may be tax deductible.

as low as  
**3.75%** APR

APR= annual percentage rate. 3.75% APR is guaranteed until 7/1/04, after 7/1/04, rate will adjust to prime rate. Prime rate equals 4.00% APR. Rate subject to credit score. Rates are contingent upon having autopay from a Fox Communities Credit Union checking account. Rates are based on 80% loan value ratio. Minimum line amount of \$5,000. Minimum payment is 1.5% of the outstanding balance or \$50. APR lines do not exceed 18% in the state of Wisconsin. Rates are subject to change. Closing costs may apply. Check with tax advisor for tax deductibility.

**Payment chart**

Loan Amount	Loan Repaid in	Monthly Payment
\$5,000	5 Years	\$91.52
\$15,000	5 Years	\$274.56

## Home Equity Loans & Lines of Credit

**Does my home need to be financed through the Credit Union?**

Your first mortgage does not have to be financed at Fox Communities Credit Union for a home equity loan or line of credit to be established here.

**How much money can I borrow?**

- First, we need your latest property tax bill or an appraisal that was completed within the year, to arrive at the value of your home.
- Once the value is established, we multiply that figure by 80% or 90% to determine the maximum loan or line amount.
- If there are any outstanding liens on the home, we would subtract them (including a first mortgage, second mortgage, etc.).
- This would leave us with a potential loan/line amount.

**Examples:**

\$100,000 (a)	\$100,000 (a)
x 80% (b)	x 90% (b)
= \$80,000	= \$90,000
- \$50,000 (c)	- \$50,000 (c)
= \$30,000 (d)	= \$40,000 (d)

Example based on a \$100,000 home value with \$50,000 in outstanding lien balance.



**Online Bill Pay is FREE!**

**Saves Time**...quick and convenient way to pay bills

**Saves Money**...use less checks and stamps

**Convenient**...set up recurring payments

**History of Payments**...helps you to budget better

**Very Secure**...piece of mind

**Easy to set up and use!**

Check it out at [www.foxcu.org](http://www.foxcu.org), any questions we can help 920-993-9000!

Must have FCCU checking to use this service. Excludes business accounts.

## Community Support Corner

Our staff and board members raised \$10,000 for the Make A Wish Foundation through a silent auction & raffle at our annual employee Christmas party. Over 130 area businesses donated items for this event.



Pictured from left to right: Fox Communities Credit Union staff Bob Hein, Amanda Keberlein, Mary Gould, Heather VanderHeyden, Christie Heckel & Jackie VerVoort from the Make A Wish Foundation, Brenda Reppert & Darci Stueck.

Open a Fox Free Checking today and your 1<sup>st</sup> box of checks is on us!

Visit any one of our 9 convenient locations today.

Must present this offer at time of account opening to receive the free checks. One time offer per person. Fox Communities Credit Union custom checks, 175 checks per box. Offer expires 5/31/04.

## Fox Rate Update

As of April 10, 2004  
 Rates Subject To Change

Type of Account	Annual Percentage Yield
Regular Savings	.80%
Checking Plus	.65%
Money Market Advantage <sup>1</sup>	1.50%
Money Market Investment <sup>2</sup>	
\$25,000+	1.25%
\$10,000 - \$24,999	1.20%
\$2,500 - \$9,999	1.10%
12 Month Certificate <sup>3</sup>	1.80%
18 Month Certificate <sup>3</sup>	2.05%
24 Month Certificate <sup>3</sup>	2.50%
36 Month Certificate <sup>3</sup>	3.05%
48 Month Certificate <sup>3</sup>	3.20%

<sup>1</sup>Money Market Advantage Accounts, minimum of \$15,000  
<sup>2</sup>Money Market Investment Accounts, minimum of \$2,500  
<sup>3</sup>Minimum balance of \$500. An active checking account is required for this rate.

Life Insured Savings	Annual Percentage Yield
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

## by the numbers

As of March 31, 2004

Assets	\$359,892,987
Loans	\$318,693,717
Deposits	\$257,106,859
Members	42,165

## Employee Excellence Award

Fellow co-workers nominated the following employee's for going above and beyond the call of duty!



**Debbie Eisenman**, Head Teller of our Lawe Street office, was the recipient of this award in July. One employee is quoted as saying, "Debbie makes you want to come to work! She is always smiling & laughing. Those who work with her know it and so do the members. She is always eager to help out employees or members in any situation."

**Brenda Reppert**, in our Accounting Department, was the recipient of this award in December. Brenda caught a situation in time, which saved the credit union from a potential loss of \$28,000. A fellow employee was quoted as saying; "Brenda does an excellent job on the phone with members. She is so patient & understanding. She is also very willing to help out with special projects in other departments."

