



3401 E. Calumet Street
Appleton, Wisconsin 54915



PRESORTED STANDARD
U.S. POSTAGE
PAID
FOX COMMUNITIES
CREDIT UNION

Winter 2004



Welcome members of Center Valley Credit Union & Wisconsin's Media Credit Union!

On February 1, 2004, both credit unions joined Fox Communities Credit Union. We welcome these new members and look forward to serving them from their current locations as well as our seven additional offices.

The two credit unions are a perfect fit because of the working relationship we have had with both of them. Lynn Marie Hopfensperger, President of Wisconsin's Media Credit Union, had this to say, "Fox Communities Credit Union was the Number 1 choice, only because they run their credit union the same way we run ours." Don Niec, President of Center Valley Credit Union, comments, "We have enjoyed a partnership with Fox Communities Credit Union for over 15 years. They have provided our checking services to our members since 1988 and we began using their data system in 2000." Greg Hilbert, President of Fox Communities Credit Union, summarized it this way, "We were able to explore our cultures and philosophies and we discovered them to be a good match."

This allows all three credit unions to offer better services now and in the future for all of our members."

The office hours of Center Valley Credit Union, N4512 County A, Black Creek, have been expanded. The lobby and drive up hours are Monday - Friday 9 am until 5 pm and Saturday 9 am until 12 noon, with the added convenience of the drive up opening at 7 am on Fridays. For the Wisconsin's Media Credit Union office, located inside the Post Crescent building, their hours have remained the same, so they can continue to serve these employees and their families.

All employees of both credit unions will remain 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!

Home Buying Seminars!

Attend ONE of our FREE Home Buying Workshops.

When: Tuesday, February 24th
Time: 6:30pm - 8:00pm
Where: Fox Communities Credit Union
3401 E. Calumet Street, Appleton

When: Tuesday, February 24th
Time: 6:30pm - 8:00pm
Where: Clintonville Community Center
30 S. Main Street, Clintonville

When: Thursday, February 26th
Time: 6:30pm - 8:00pm
Where: Americ Inn
1404 N. Shawano St., New London

Presented By:



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The following topics will be discussed:

- Learn the home buying process
- How you can take advantage of flexible rates, terms and payments
- Find out how your down payment could be as low as 5%
- Why your credit report is important
- When you need private mortgage insurance
- Title insurance - what it is and why does it matter
- Appraisals and inspections - why you need both.

Discover the answers and come prepared with your own specific questions, too!
Due to limited seating, please call or e-mail Joe, Neil or Cindy today!



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

- Easy for you to set up
- Easy to buy what you want
- Consolidate holiday bills
- Interest may be tax deductible

as low as
3.75% APR

Payment chart

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.

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

2004 Annual Meeting

Where:

Tornado's, 2350 N Casaloma Drive, Appleton (Next to the Fox Cities Stadium, Home of the Timber Rattlers)

When:

Sunday, April 18th, 2004, 2 pm to 4 pm

Social time starts at 2:00 pm. Meeting begins at 2:30 pm. Free refreshments and light hors d'oeuvres will be served. \$1,000 in cash prizes will be given away. Entertainment provided at the end of the meeting. There will not be a charge to attend this meeting. We will be providing a coach bus, for members that wish to come, from New London and Clintonville.

We will elect three Board of Directors. All primary members, age 18 and older, have one vote in the election of the Board of Directors. If you have a joint account with us, only the first name on the account is considered the primary "voting" member.

For members, that are unable to attend this meeting, we offer the absentee ballot voting option. You may cast your vote at any one of our nine locations from Monday, April 5th through Saturday, April 10th.

Please call Amanda (920) 993-3767 or e-mail marketing@foxcu.org to let us know that you are coming.

2nd Annual Book Drive for Goodwill

Thank you to all of our members who dropped off gently used books for Goodwill in the month of December. With all of your efforts combined, we collected approximately 2,800 books for Goodwill.

Call for Nominations

Fox Communities Credit Union is looking for members who are interested in becoming a candidate for our Board of Directors. We will be filling three positions. A Board of Director's primary responsibility is to set policies, represent the membership at large and monitor the overall well being of the credit union. Anyone who has been a primary member for at least one year and is over 18 years old may become a candidate.

Here is how you can be nominated:

Contact Nominating Committee Chairperson, Paul Sippl at (920) 735-8205, email marketing@foxcu.org or contact any Fox Communities Credit Union Manager by February 23rd, 2004. Your name will then be brought to the Nominating Committee for review.

As an alternative, you may submit a petition with 50 member signatures by March 24th, 2004.

Fox Rate Update

As of January 5, 2004
Rates Subject To Change

Type of Account	Annual Percentage Yield
Regular Savings	1.05%
Checking Plus	.65%
Money Market Advantage ¹	1.40%
Money Market Investment ²	
\$25,000+	1.25%
\$10,000 - \$24,999	1.20%
\$2,500 - \$9,999	1.10%
12 Month Certificate ³	1.80%
18 Month Certificate ³	2.05%
24 Month Certificate ³	2.30%
36 Month Certificate ³	2.55%
48 Month Certificate ³	3.06%

¹Money Market Advantage Accounts, minimum of \$15,000

²Money Market Investment Accounts, minimum of \$2,500

³Minimum balance of \$500. An active checking account is required for this rate.

Life Insured Savings	Yield
Funds over the insured maximum	1.05%
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 December 31, 2003

Assets	\$347,690,200
Loans	\$312,318,238
Deposits	\$244,764,451
Members	40,593

Save time & money on your loans, by making bi-weekly payments!

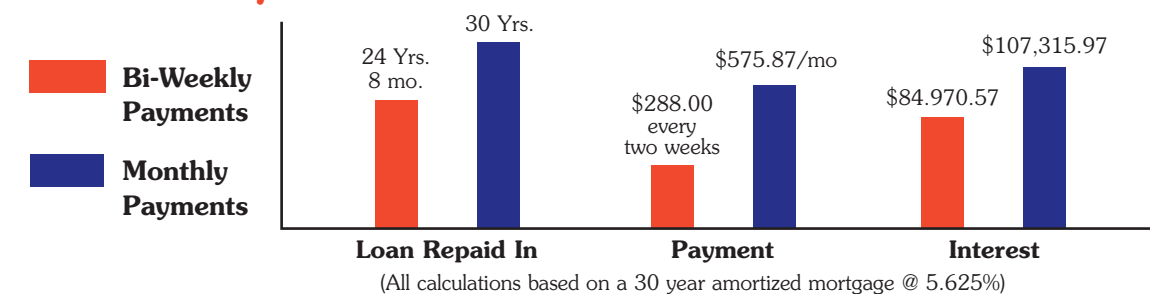
You can pay your loans off sooner by making your scheduled monthly payment every two weeks. How does this work? By making half of your scheduled monthly payment every two weeks. The reason this works is twofold; twice each year an additional bi-weekly payment is made which results in a full extra payment 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 all types of loans, but some loans may be excluded. Call the credit union today and start saving money on the amount of interest you are paying!



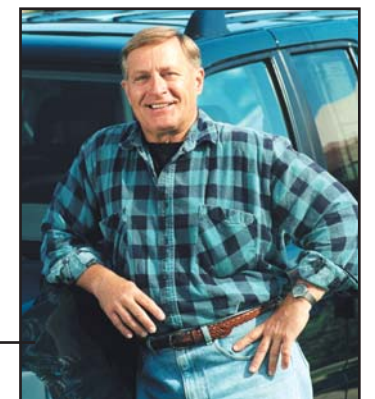
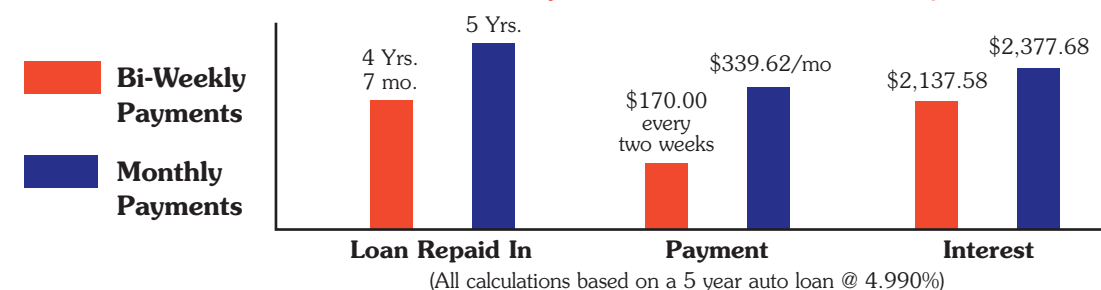
Home Mortgage for \$100,000

Save 5 years, 4 months and \$22,345.40!



Auto Loan for \$18,000

Save 5 months and \$240.10!



24 hour Bill Pay is FREE*! And it's a convenient way to pay bills too!

- **Flexible**...set up recurring payments
- **History of Payments**...helps you to budget better
- **Very Secure**...piece of mind
- **Easy to set up and use with our online banking service!**

Any questions we can help (920) 993-9000 or www.foxcu.org!

Must have FCCU checking to use this service. Please allow 5 business days to process the payments as some of the vendors do not accept electronic payments. *Excludes business accounts.

