



3401 E. Calumet Street
Appleton, Wisconsin 54915

Camper Sale!

at
Fox Communities Credit Union
3401 E. Calumet Street, Appleton
Thursday, July 28th, 10-6 p.m.
Friday, July 29th, 10-6 p.m.
Saturday, July 30th, 9-4 p.m.

Model Year Clearance Sale!
Special Low Rate Financing!

Sponsored by:
WISCONSIN CAMPING
Visit the Wisconsin Camping
website to view their inventory
www.wiscamping.com



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

Summer 2005

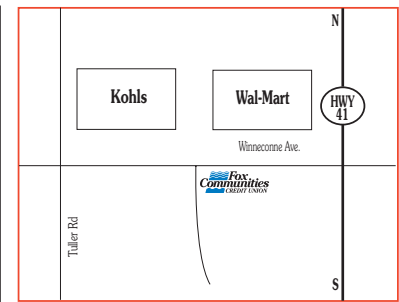


For Friends of Fox Communities Credit Union

Fox Communities Credit Union breaks ground for our new location in Neenah!

On Tuesday, June 14th, 2005, Fox Communities Credit Union held a groundbreaking ceremony for our new location in Neenah. This office will be located at 1150 W. Winneconne Avenue, just west of Highway 41. It will be a full service branch with 4,300 square feet, four drive-up lanes, and an ATM. The anticipated opening date is planned for November 2005. This will be our sixteenth location.

According to President and CEO Greg Hilbert, "We are excited to provide a location for our Neenah and Menasha members. Currently, we have locations from Green Bay to Oshkosh and this office will only add to the convenience for our existing members and potential new members. As we continue to grow, we are grateful to our members, staff and community who have helped to make this possible."



Breaking ground are members of the Board of Directors and Leadership Team from Fox Communities Credit Union, Neenah Mayor George Scherck and representatives from Miron Construction and Gries Architectural.

Fox Communities Credit Union now offers Health Savings Accounts!

A Health Savings Account (HSA) is available for individuals who participate in a qualified high deductible health insurance plan (minimum of \$1,000 for individuals, \$2,000 for families). This is a special account owned by the individual where the funds deposited are used exclusively to pay for current and future medical expenses until the deductible has been met. It may be set up as a savings account, checking account or Money Market account.

Benefits of HSA's:

- **Use Pre-Tax Dollars to pay for Future Medical Expenses**
Deduct your HSA contributions and the account earnings accumulate on a tax-deferred basis. Best of all, qualified medical expense distributions from your HSA are tax-free!
- **Account Balances Carry Over**
Unlike contributions to a flexible spending account, the HSA balances carry over to the next year. So, you're not placed in a position of having to "use it or lose it" each year. However, contributions must stop once an individual has enrolled in Medicare.

- **Control and Flexibility**
A HSA enables you to take control of your health care decisions. And since you are the owner of your HSA, it doesn't matter what your job status is or whether your employer makes contributions to your plan. Your HSA will always follow you as long as you have a high deductible health plan!

A HSA gives you more flexibility and control over your health care costs. That's because it empowers you to make your own health care decisions.

If you think a Health Savings Account is right for you, call Linda Fickau for more information or stop by any one of our locations from Green Bay to Oshkosh!



Linda Fickau
Business Development Officer
(920) 993-3736 • lfickau@foxcu.org

Identity Theft Seminar "Is Someone Trying to Steal Me?"

Find Out:

- What is Identity Theft?
- How to protect yourself against check fraud, phishing scams and identity skimming.
- What steps to take if your identity is stolen.

Hear case studies from local Police!

Receive a FREE Credit Report!

Attend one of these FREE seminars!

Clintonville

When:
Tuesday, August 9th

Time:
6:30-7:45p.m.

Where:
Clintonville
Community Center
30 S. Main Street

Appleton

When:
Wednesday, August 10th

Time:
6:30-7:45p.m.

Where:
Fox Communities Credit Union
3401 E. Calumet Street

Green Bay

When:
Tuesday, August 16th

Time:
6:30-7:45 p.m.

Where:
Ramada Plaza
2750 Ramada Way

RSVP to Jennifer Savage by phone at (920) 993-3790 or email at jsavage@foxcu.org.

Take Advantage of Fox Communities Credit Union's New Mortgage Web Center!



From the convenience of your home, through our Mortgage Web Center, you can apply for a home loan 24 hours a day, 7 days a week. Use one of the loan calculators to figure out your payment based on a 15, 20 or 30 year mortgage, along with the closing fees, which will give you the total cost.

If you're interested in learning more about mortgages and the process involved, the Mortgage Web Center

provides resources on loan programs, current mortgage rates, mortgage terminology and more.

Waiting for a change in interest rates? Sign up for "Rate Watch" and receive interest rate updates via e-mail.

Log onto Fox Communities Credit Union's website at www.foxcu.org and click the "Mortgage Web Center" to get started. Remember, Fox Communities Credit Union can help with all your mortgage needs.

Name Your Accounts!

Fox Communities Credit Union members can now assign a description or "nickname" to a savings, checking, certificate of deposit, or loan account. Nicknames can be up to 15 characters long, including letters, numbers or special characters.

For Example:

- "Sub Savings" could read "Car Savings".
- "Used Vehicle" could read "2004 Truck".

This service is offered by Fox Communities Credit Union to give you the opportunity to have a more personalized account. To apply a nickname to your account, stop in or call any of our locations.



Free Checks!

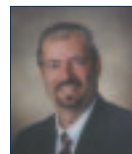
Open a Fox Free Checking and your first box of checks is on us!

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 8/31/05.

There are NO Do-Overs at Retirement.

Retirement is too late to decide that your investment portfolio will not meet your needs. We specialize in solid, dependable financial advice designed to help you reach your objectives throughout retirement.

Contact us today for more information or to schedule a consultation.



LPL Financial Services
Jeff Rufe, Financial Consultant
at Fox Communities Credit Union
3401 E. Calumet Street
Appleton, WI 54915
920-993-3723



LPL Financial Services
Mike Versteegen
Investment Representative
Serving the Green Bay Area
920-884-7161

Not NCUA Insured. No Credit Union Guarantee. May Lose Value.

by the numbers

As of June 30, 2005

Assets	\$488,801,002
Loans	\$438,311,665
Deposits	\$356,553,895
Members	59,258

"If You Love Me, ID Me"

"If you love me, ID Me", a service provided by DIVERSIFIED Investigations, Inc., was held at our Ashland Avenue Office, in Green Bay, on Thursday, June 23 from noon - 6pm. 162 kids and their families received personalized identification kits which will aid in the efforts of finding a lost child.

The personalized identification kit included a bite mark impression, digital and ink fingerprints, a DNA sample, and an ID card with their child's picture.



Alexandra and Breanna, 3, of Green Bay

Youth Educated in Safety, Aurora Bay Care Medical Group and Wisconsin Coalition for Missing and Exploited Children attended to educate children and their families on what to do if their child ever went missing. Kids met with McGruff the Crime Dog and went inside a fire truck that was provided by the Ashwaubenon Fire Department.

A portion of the proceeds will be donated to Youth Educated in Safety, a local non-profit agency aiding families in their efforts to find a missing child. Fox Communities Credit Union would like to thank all the organizations, volunteers, and families that braved the heat to make this event such a success.

Coming Soon to Fox Communities Credit Union

Back-to-School Account: August 1st
Save money for all your Back-to-School needs!
Works like a Christmas Club Account

E-Statements: August 1st
Sign up through online banking!
Call us for details.

Northwestern Technical College Location:
Opening in August in Green Bay's technical college!

Platinum Credit Cards:
More information coming soon!

Fox Rate Update

As of July 18, 2005
Rates Subject To Change

Type of Account	Annual Percentage Yield
Regular Savings	.80%
Checking Plus	.65%
Money Market Advantage ¹	2.50%
Money Market Investment ²	
\$25,000+	2.00%
\$10,000 - \$24,999	1.65%
\$2,500 - \$9,999	1.15%
12 Month Certificate ³	3.75%
Certificate Special 15 Months⁴	4.00%
18 Month Certificate ³	3.86%
24 Month Certificate ³	4.00%
36 Month Certificate ³	4.25%
48 Month Certificate ³	4.30%
Life Insured Savings	
Funds over the insured maximum	.80%
Funds under the insured maximum	.25%

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

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

³Minimum balance of \$500.

⁴Minimum deposit of \$5000. For a limited time only.

\$2,000 maximum for Account Type 102

\$3,000 maximum for Account Type 103

\$4,000 maximum for Account Type 104



Auto Loans!
as low as
4.49%^{apr}

Ask how you can save money on your next new or used auto loan with bi-weekly payments!

Auto Loan for \$18,000, save 5 months and \$240.10!

Bi-Weekly Payments	4.49%	\$170.00	\$196.20/mo	\$2,137.68
Monthly	7.00%	\$270.00	\$213.75/mo	\$2,137.68

Loan Repaid In Payment Interest

(All calculations based on a 5 year auto loan @ 4.99%. Rates subject to change.)