

**Holiday Hours
Reminder**

Our offices will be closed:
Christmas Day
& New Years Day.

**Need
cash for
Christmas?**

Contact
us today!



Free Checks!

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

**Plus, Free Check Card,
Free Online Banking,
Free Bill Pay,
Free E-Statements,
& Free ATM Usage!**

Must present this ad at time of account opening.
One time offer per person. Fox Communities Credit Union
Custom Checks, 175 checks per box. Offer expires 12/31/06.

**Our No Fee
ATM Locations**

- 3401 E. Calumet Street, Appleton
- 610 E. Wisconsin Avenue, Appleton
- 825 E. Wisconsin Avenue, Appleton
(Inside Appleton Papers)
- 2531 Highway Drive (OO & A), Appleton
- 306 W. Washington Street, Appleton
(Inside Post Crescent)
- 1151 Westowne Drive, Neenah
- 528 S. Washington Street, Kimberly
- 540 Prospect Street, Combined Locks
(Inside Locks Mill)
- 1302 N. Shawano, New London
- 3 N. Main Street, Clintonville
- 278 S. Main Street, Clintonville
(Inside Econo Foods)
- 515 Redbird Circle
(Coming late December)
- 2170 S. Ashland Avenue, Green Bay
- 1313 Main Street, Green Bay
- Winnebago/ Oshkosh Office
(Winnebago Mental Health Grounds)

We also belong to the Alliance One ATM
Network www.atmallianceone.org.

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

The



F A C T S

For Friends of Fox Communities Credit Union

Fox Communities Credit Union



This prestigious award is given out by the Wisconsin Credit Union League (WCUL) honoring credit unions for their charitable work and external programs that benefit their communities. Dora Maxwell was a pioneer for credit unions and performed good work for the needy in her community.

Fox Communities Credit Union is this year's First Place State Level winner in the over \$500 million asset category. We won for the silent auction that is held at our annual employee holiday party. We receive donated items from area businesses, staff, and vendors. In addition, each department at the credit union creates a themed basket that is

placed in the silent auction. Over the past five years, we have raised more than \$43,000 for multiple charities in the areas we serve. The non-profit organizations that benefit from this event are chosen by our employees.



This project has been submitted to the national level where it will be judged by the Credit Union National Association (CUNA) in Washington D.C.

We are proud of the business community, Board of Directors and our great staff for pulling together and giving back to our communities. This is one way that Fox Communities Credit Union turns into reality the "People Helping People" mission statement of all credit unions.

**The quick and easy way
to manage your accounts.**

Free Online Banking:

- Safe and secure.
- Check your account balances.
- View checks that have cleared.
- Transfer funds.
- Create, maintain or delete automatic transfers within your account.
- To sign up, visit our website at www.foxcu.org and go to Online Services or call us.

- Easy set up.
- You have complete control.
- Send payments to anyone.
- Same day and next day payments may be available.
- Sign up through Online Banking by clicking on "PayBills".

For business accounts, a nominal fee applies.

Free E-Statements:

- Sign up through Online Banking by clicking on "View Your Statements".
- Receive an email notice for immediate access to your statement.

Free Online Bill Pay:

- Safe and secure way to pay, receive and organize your bills.



- Time saving alternative since you don't have to wait for the mail anymore!
- Ability to access your statements from the last 12 months.
- Be sure to update your email address regularly!

15 Locations from Green Bay to Oshkosh!

Keeping you informed:

Internet Safety!

Phishing scams occur when scam artists send out an email message that pretends to come from a legitimate financial institution. The email fabricates a phony reason to lure you into giving out your confidential information.

They have received your email address by either purchasing or acquiring a random email list that has no connection to the financial institution. It is the scam artists hope that some of the recipients belong to this financial institution. The email is the "bait" to go "fishing" for information.

Usually the phony email contains a link to a fraudulent website claiming to be that of a financial institution. It can seem very real. Once at the fraudulent financial website, you will be asked to supply your account numbers, card numbers, Personal Identification Numbers (PIN) and other sensitive information. The reasons used to request this information are intended to trick you and could be something as simple as "to keep your account current." If you supply this information the scam artists will use it to try to steal your money.

The following information is very important to know in order to avoid being scammed:

- All financial institutions already have your information and would never ask for it.
- Financial institutions will never contact you to verify or confirm the information.
- People should never reply to an email regarding account numbers, Social Security Numbers, name and address, or any other personal information.
- Do not open or reply to suspicious emails from unfamiliar senders...delete them immediately.

Fox Communities Credit Union wants our members to be reassured that we have proactive measures in place, which will help prevent any future losses to our members. We have hired an internet security firm to monitor the internet. They will immediately identify and shut down any fraudulent websites.

Please know that a credible financial institution, such as Fox Communities Credit Union, wants to protect our members and investigates all opportunities that will aid in shutting down these scam artists.

Go Platinum!

- as low as **9.9% apr***
- **Rewards option available**
- **Make your payment the same day it's due!**

Hurry! Limited time offer!



*apr=annual percentage rate. Rate may be based on credit score.
**apr=annual percentage rate. Rate effective until 12/31/06. 5.99% apr on transferred balances

Employee Excellence Award

These employees were nominated and chosen by their co-workers for the Employee Excellence Award.

Heather Ebeling, Mortgage Loan Officer at our Howard Office. 2 Years of Service.



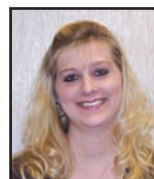
Julie Hoerth, Call Center Representative at our Calumet Street Office in Appleton. 5 Years of Service.

Cheri Paisar, Head Teller at our Kimberly Office. 1 Year of Service.



Linda Fickau, Business Development Officer for the Appleton Area at our Calumet Street Office in Appleton. 3 Years of Service.

Stacy Rohr, IT Admin/Tech at our Calumet Street Office in Appleton. 9 Years of Service.



John Sackmann, Mortgage Loan Officer at our Wisconsin Avenue Office in Appleton. 8 Years of Service.

Christmas is right around the corner. Are you ready?

Be ready next year! Open a Christmas Club account now and receive a **FREE GIFT!** It's an easy, convenient way to save for Christmas. If you start at the beginning of the year by depositing \$50 every two weeks – you'll have \$1,000 for Christmas spending money!

- Earn interest on your account balances exceeding \$100. 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!



*Free gift while supplies last.

By The Numbers

As of October 31, 2006

Assets	\$576,849,400
Loans	\$504,218,636
Deposits	\$413,925,567
Members	62,912

Certificate Special!

5.30%^{APY*}

7 Month

*APY=Annual Percentage Yield. Penalty for early withdrawal. \$5,000 minimum deposit. Rate subject to change. For a limited time only.

5th Annual BOOKS FOR GOODWILL

November 20th until December 16th, drop off your gently used books at any one of our 15 convenient locations.



Kirby Kids Christmas Pictures with Santa

- Saturday, December 9, 2006
- 9:00 am - noon
- Calumet Street office in Appleton, Ashland Avenue office in Green Bay and our Clintonville office.
- Come and get your picture taken with Santa.
- A donation of a gently used book is appreciated.