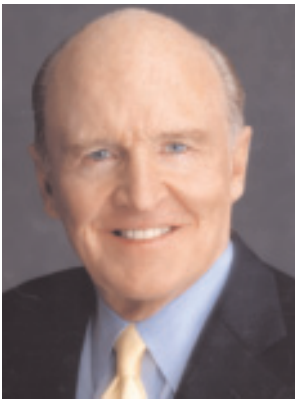


Jack Welch

Former Chairman & CEO of General Electric
Coming to Appleton, Monday, June 12, 2006

at the Fox Cities Performing Arts Center, Appleton, WI



Jack Welch
Former Chairman &
CEO of General Electric

For more information call Amanda at Fox Communities Credit Union (920) 993-3767.

"Win With Jack!"

10:30 am - 12:00 pm

1 hour business advice in a moderated format and 30 minutes open Q & A

Tickets go on sale Monday, February 13, 2006, Ticket Cost: \$125 / \$95
Call the Performing Arts Center (920) 730-3760 or visit: ticketmaster.com

A portion of the proceeds to benefit Junior Achievement of Wisconsin, Inc.



3401 E. Calumet Street
Appleton, Wisconsin 54915



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



Neenah Office Now Open! Our 15th Location!



Staff at our new Neenah office:

(Back Row) Andrea Gelhar, Shelly Robinson, Emily Woodkey, Gail Jensen, Betsy Jeziorny & Carol Schurer
(Front Row) Bonnie Simonsen, Brian Hobbs & Laura Hawley



1151 Westowne Drive, Neenah

We opened our 15th location, in Neenah, November 21, 2005 at 1151 Westowne Drive on the corner of Hwy 41 & Winneconne Avenue. It is a full service branch, including mortgages and consumer lending. It is located directly across from Wal-Mart and Kohl's Department store.

In celebration of this new office, we will be giving away a free gift with every new checking opened, through the month of February, at all of our locations. Also, stop in our Neenah location and enter to win a TV! We will announce the winner Wednesday, February 15th. Please join all of us in celebrating our great new Neenah office.

Fox Communities Credit Union's 5th Annual Silent Auction raises over \$14,000 for Local Charities!

Donations from 146 area businesses helped to make our 5th Annual Silent Auction a success! Employee's, Board of Directors and their guests purchased items to help raise over \$14,000.

The following charities will be aided by these efforts:



These six local charities were chosen by our employee's.

Hurricane Katrina Relief Efforts

When Hurricane Katrina hit Louisiana in August, Fox Communities Credit Union went into action to help the relief effort.

- Over \$6,200 was donated to the American Red Cross through an employee dress down day and from members who put money into collection bins that were at each of our offices.

- Our New London office teamed up with Bradley Ort trucking to bring two semi's filled with supplies to Louisiana residents on September 7, 2005.

- Employees, at the Northeast Wisconsin Technical College office, helped with the college's Operation Biloxi that brought supplies to Katrina victims.



Home Buying Seminars!

Attend ONE of our FREE Home Buying Workshops.

When: Tuesday, February 21, 2006

Time: 6:30 pm - 8:00 pm

Where: Fox Communities Credit Union
3401 E. Calumet Street, Appleton

When: Wednesday, February 22, 2006

Time: 6:30 pm - 8:00 pm

Where: Ramada Plaza Hotel
2750 Ramada Way, Green Bay

When: Thursday, February 23, 2006

Time: 6:30 pm - 8:00 pm

Where: AmericInn Lodge & Suites
1404 N. Shawano, New London

Presented By:



Rob Lamirande
(920) 788-6215 x305
rlamirande@foxcu.org



Jon Alft
(920) 993-3920
jalft@foxcu.org



Heather Woller
(920) 884-7133
hwoller@foxcu.org



Cindy Mommaerts
(920) 884-7102
cmommaerts@foxcu.org



Neil Kotter
(715) 823-2191
nkotter@foxcu.org



Jason Behling
(920) 982-9420
jbehling@foxcu.org

RSVP to Rob, Jon, Heather, Cindy, Neil or Jason by phone or email today.

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 3% • 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 setting, please RSVP today!

Fox Communities Credit Union opened an office inside Northeast Wisconsin Technical College!

On Thursday, August 18, 2005, as the students and staff of Northeast Wisconsin Technical College in Green Bay began their new school year, they were greeted with a Fox Communities Credit Union office. It is located directly across from the Digital Lounge. This office is staffed by NWTC students and open to both students and faculty.

Greg Hilbert, President of Fox Communities Credit Union, states, "This partnership enables us to provide our services to both the students and staff of

the college. Students are given the opportunity to work for the credit union, which allows them to take what they are learning in the classroom and apply it in a "hands on" work environment. Giving back to the community is what credit unions are based on and we are grateful to Northeast Wisconsin Technical College for giving us the opportunity to provide these services."

Hours of operation are Monday, Wednesday and Thursday from 10:00 am to 6:00 pm, Tuesday and Friday from

9 am to 1:00 pm. It is a full service office offering loans, checking, savings, online banking, investment services and much more!



Staff at our NWTC office:
Malorie Huguet, Port Lor & Sherry Coleman

2006 Annual Meeting and you're invited!

Where: Wave Bar & Ballroom
(formerly Tornado's Banquet Hall)
2350 N. Casaloma Drive, Appleton
(Exit Hwy 15 West off Hwy 41, then South on
Casaloma Drive, next to Fox Cities Stadium)

When: Sunday, April 2nd, 2:00 pm to 4:00 pm

Meeting: Begins at 2:30 pm

All members are invited to attend our Annual Meeting! Each year this is held for you, our members/owners. Doors open at 2:00 pm. Light hors d'oeuvres will be served. We will be giving away \$1,500 in cash door prizes. There is no charge to attend.

At this meeting, we will be filling our open Board of Directors 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. Members, who are over 18 years of age and are the primary voting member, are able to cast their votes. The primary voting member is the first name on the account.

For members that are unable to attend this meeting, we will offer the absentee ballot voting option. You may vote with an absentee ballot, in person, at any one of our 15 locations from Monday, March 20 through Saturday, March 25. If you would like an absentee ballot mailed

to you, please email us at marketing@foxcu.org or call Amanda at 920-993-3767. This absentee ballot must be received at Fox Communities Credit Union by Wednesday, March 27, 2005.

For your convenience, we will have the information about the candidates posted on our website and in our lobbies beginning March 13, 2006.

Please call Amanda at (920) 993-3767 if you plan on attending the 2006 Annual Meeting.

If you would like to become a Board candidate, please submit your name to Amanda at 920-993-3767, email marketing@foxcu.org or contact any Office Manager. Anyone who has been a primary member, for at least one year, and is over 18 years of age may become a candidate. Nominations must be received by Monday, February 6, 2006. Your name will then be brought to the Nominating Committee for review.



Hop on...
and take the bus to and from
our Annual Meeting!

Green Bay Area Members
2170 S. Ashland, Ashwaubenon
Hop on at 1:15 pm

Clintonville Area Members
3 N. Main Street, Clintonville
Hop on at 1:00 pm

New London Area Members
1302 N. Shawano, New London
Hop on at 1:20 pm

For reservations call:
Green Bay (920) 490-2900
New London (920) 982-9420
Clintonville (715) 823-2191
or email marketing@foxcu.org

There is no cost to ride the bus.

by the
numbers

As of December 31, 2005

Assets \$515,398,623
Loans \$463,225,365
Deposits \$376,729,351
Members 60,067

Important Tax Time Reminder!

A reminder to all Fox Communities Credit Union members: if you have automatic deposit for your tax return, please make sure to use the correct Fox Communities Credit Union routing number of 275977256, along with your account number.

Attention First Time Home Buyers

**New Product Offering:
A Home Loan with a Discounted Rate!**

Fox Communities Credit Union strongly believes in the credit union philosophy of "people helping people". A part of our mission is to continually strive to serve all of our members, therefore, we try to provide the products and services that best fit the needs of our members.

We are now able to offer a new mortgage product that is geared to first time homebuyers with a moderate household income level. If your household income is at or below the maximum household income level, which is listed below for the county you reside in, you could qualify for this loan.

This mortgage product is a three-year adjustable rate mortgage (ARM). The interest rate is a nationwide average of the three-year ARM discounted one per cent. A three percent down payment is required and assistance from friends, family and grants is permitted.

Fox Communities Credit Union has committed to making \$2.5 million available for this new mortgage program in 2006. If you feel that you qualify, based on the household income listed below, please call us today!

County:	Maximum Household Income to Qualify:
Calumet and Outagamie	\$66,100
Brown, Kewaunee and Oconto	\$62,300
Winnebago	\$61,750
Manitowoc	\$59,400
Waupaca	\$56,100
Shawano	\$53,600

Cannot exceed 100% of the HUD median county income as determined by Freddie Mac and Fannie Mae. This maximum household income cannot be exceeded and may change annually.

Certificate Specials

10 Month Certificate 4.50%
38 Month Certificate 5.02%

\$5,000 minimum deposit. For a limited time only.

Help Make Your Retirement Shine

Whether you're retiring, changing jobs or looking to reduce your taxable income, we specialize in helping investors determine which IRA is right for them.

Investing your money where it can most benefit your retirement goals has never been more important. If you want to learn how to make your IRA work for you now and for the future, contact us today.



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



Securities offered through
Linsco/Private Ledger
Member NASD/SIPC

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

Give a gift that everyone can use! VISA Gift Cards!



These cards are a convenient and simple gift for busy shoppers; whether it's a holiday, birthday, wedding or any other occasion. Everyone can use one!

A gift card can be an excellent

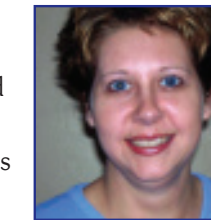
alternative to Travelers Cheques when going on vacation. Cards are loaded with even dollar amounts from \$10 to \$500. To purchase, stop at any one of our 15 locations!

Employee Excellence Award

These employees were nominated and chosen by their co-workers for the Employee Excellence Award. They have gone above and beyond the call of duty!

This is what their co-workers had to say about them:

"Shelbie goes beyond the expectations of her job by helping with whatever is asked of her and she voluntarily organizes all fundraising efforts at the New London office. No matter what she is given to do or how much she is given, her work has always been done in a professional manner. She is very inspiring."



Shelbie Cottrill
Loan Processor
New London office.



Rob Lamirande
Mortgage Lender
Kimberly office.

"Rob approaches everything in a positive, light hearted manner while maintaining a high level of professionalism. He is always willing to go the extra mile for the member and co-workers."



Melissa Dahlke
Member Service Representative
Main Street office
Green Bay.

"Melissa does her job well, is always kind and considerate to her co-workers and always makes members feel comfortable. She is always sure to get a clear picture before recommending a solution to a problem or a product for a member."

In celebration
of our Neenah office
opening!

Receive a
FREE GIFT
when you open any
new checking account at
one of our 15 locations!



**Fox
FREE
Checking**

- No minimum balance
- Unlimited check writing
- Free check card
- Free online banking
- Free online bill pay & so much more.

*While supplies last. Limit one per person.

Home Equity Loan Specials!

as low as **5.99%** ^{apr} Locked in for 3 years!
as low as **6.49%** ^{apr} Locked in for 5 years!

*APR= annual percentage rate. Rate subject to credit score and is contingent upon having autopay from a Fox checking account. Rates are based on 80% loan value ratio. Rates are subject to change. Closing costs may apply.