



The Highest Quality Commitment to
Your Financial Needs

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Becky Payne / *Director*
Ted Balsler / *Director*
Shawn Kelly / *Director*

Main Office

Radford Square
90 Wisconsin St
Oshkosh WI 54901
(920) 4243282

Branch Office

Reeve Memorial Union
748 Algoma Blvd
Oshkosh WI 54901
(920) 4243283

see us on the web
www.uwosh.edu/creditunion
or
email us
uwoshcu@uwosh.edu

ATM's Located at:

Radford Square
Reeve Memorial Union
Clow Social Science Center

2007 Annual Meeting

Save Wednesday June 6, 2007 for the UW Oshkosh Credit Union Annual Meeting. The lunch meeting will be outside (tent if bad weather) at our Radford Square office and as always, it is FREE (who says there is no such thing as a free lunch).

Just like past years, the Red Trolley will be making the rounds on campus shuttling members back and forth so you won't have to walk or lose your campus parking spot. At the meeting you'll hear updates on the Credit Union from staff and directors and you'll be able to vote on the election of Board Members and any other business. Plus, there are loads of raffle prizes this year. We'll be publishing a list in upcoming months on our website.

You've got no excuse to miss it this year: it is a FREE lunch and we take care of the transportation! Watch our website for more details.

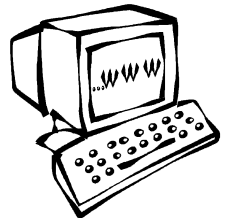


UW Oshkosh Credit Union Annual Meeting
Wednesday, June 6, 2007
Radford Square Parking Lot
11:30am-1pm
Trolley running from approximately 11am-1:30pm

NEW IMPROVED WEBSITE

We Have A New Website!

You may have noticed a new look when you log into the UW Oshkosh Credit Union website. We have made some changes to the site, including easier to find links to Home Banking, a link to alerts about the credit union such as phishing scams, a page with employment opportunities and a photo gallery of credit union happenings.



Coming soon are informational pages based on frequently asked questions and other things you might not know about your accounts and your credit union.

Log in today at <http://www.uwosh.edu/creditunion> and check it out!



SHERI WUEST RETIRING

Sheri Wuest will be retiring on Friday April 27, 2007 after 17 years of service to UW Oshkosh Credit Union. In honor of this we will be having treats at the Radford Square office on Thursday April 26, 2007 for members who would like to stop over to say good bye to Sheri.



COLLEGE CORNER

Stop into the Reeve Union and check out the many activities going on throughout the months of April, May, and June. Every Wednesday through May 2nd the Crescent Café will be open from 11:30am – 1pm for the **Taste of Nations**. On Thursday April 26th, the UWO Jazz Band will be holding a **Jazz Jam** in the Titan Underground from 8 – 10:30pm. With the semester quickly coming to an end why not come and celebrate at **Bye Gosh Fest** on May 3rd from 3pm – 7pm. The Bakers, Pat McCurdy, Thornbird, and Joe and the Lefty Spray Paint Art are just a few of the entertainers this year. Don't miss out on the free food and attractions as well. Check the Reeve Union website for more information, www.reeve.uwosh.edu.



We will be closed:

- ◆ Friday April 6 Close 12:00pm
Good Friday
- ◆ Monday May 28
Memorial Day



NCUA Accounts Federally Insured to \$100,000
by NCUA an agency of the U.S. Government



"Don't simply retire from something; have something to retire to."

-[Harry Emerson Fosdick](#)

STREAMLINE YOUR FINANCES

Have you paid a late fee on a credit card or bounced a check in the past year? Did you misplace a bill, a statement or some other financial record? Are you confused about how much of your net worth is tied up in stocks, or exactly how much credit-card interest you paid last year? Do you ever wish you could spend less time worrying about money and bills? If the answer to any of these questions is yes, it's time to take some steps to streamline your financial life. A few basic steps can save you time, money and headaches. You may need to invest a few hours upfront to get your system in place, but once it's up and running, all the effort will seem more than worthwhile.

Here are the steps to take:

USE DIRECT DEPOSIT This would seem to be a no-brainer, but one in three workers doesn't take advantage of the opportunity to have paychecks deposited directly into a checking account. If you haven't already, talk to your payroll office about setting up direct deposit. You'll need to sign a form and provide a voided check. After that, the checks roll in like magic.

GET OVERDRAFT PROTECTION Bounced checks are expensive and embarrassing. Protect yourself and your checking account by setting up overdraft protection at UW Oshkosh Credit Union. Most overdraft protection comes in the form of a line of credit that kicks in when you write a check for more than the balance in your account. You'll pay interest charges on whatever amount is charged to the line of credit. If you avoid even one bounced check each year, the account will probably pay for itself. See our loan department to apply for a Kwik Cash loan today!

PUT BILLS ON AUTOMATIC There are three basic ways to do this: direct payment, credit-card charges and online bill payment. With direct payment (also known as automatic payment, direct debit or electronic funds transfer), you authorize a biller to take a payment directly from your checking account each month. Your account is protected by federal laws regarding electronic funds transfer, which, among other things, prohibit the biller from taking more than you authorize.

CONSOLIDATE YOUR CREDIT CARDS The more cards you have, the more due dates, interest rates, fees and terms you have to keep track of -- and the more likely you are to make a mistake, pay a bill late and get hit with a fee. Most people only need one or two cards. Don't charge more than you can pay off each month. That way, you can minimize your interest rate charges while still having the convenience of being able to use a card. Check out our credit card at 12.9% with no annual fee.

CONSOLIDATE YOUR ACCOUNTS The more scattered your money is, the harder it can be to track. Having a number of IRAs, mutual funds and brokerage accounts at several different financial institutions, for example, just creates more paperwork and headaches. Instead, move them all to one location and combine any accounts that you can. Check out our great rates on savings accounts and CDs.




1st Quarter Kidz Kash winner is Robert Gonzalez Jr!

On November 21, 1968—"Black Thursday"—Northeast Wisconsin felt the impact of the civil rights movement and "the Sixties" in dramatic fashion.

As we approach the 40th anniversary of this event, the University of Wisconsin Oshkosh has launched an oral history project that will examine the causes, consequences and long-term effects of "Black Thursday."

We need your help! If you have memories of this event that you would like to share, we need to hear from you!

You may contact the Black Thursday Oral History Project director, Professor Stephen Kercher, at (920) 424-2289 or via email at blackthursday@uwosh.edu.

 **Bring in this money saving coupon to receive 1/4% reduction on a consumer loan or get 1/4% addition to a new CD!** 
Expires June 30, 2007
 *Some restrictions apply 