

# For What It's Worth

NEWSLETTER

VOLUME 39 | ISSUE 5

WWW.LANDMARKCU.COM



## We've got the tools to help you take control of your finances!

If you're looking for ways to control your money matters instead of them controlling you, look no further. Our convenience services are so quick and easy to use, you'll wish you'd discovered them sooner!

Start with the basics. Establishing savings habits are sometimes difficult. But with Direct Deposit, you pay yourself first. By having all or part of your paycheck deposited into your accounts, you can start small and increase gradually over time.

Once the funds are in your account, you can utilize our 24-hour automated or online services to help manage them. Our Telephone Teller lets you check balances, make transfers, etc. right over the phone. Direct Account Access (online banking) allows you to obtain balances, make pay-

ments, set up recurring transfers, request e-mail notifications, receive E-Statements and much more, directly from your computer. Both of these services are FREE and simply require a Personal Identification Number (PIN).

In addition, you can pay your bills online (up to 15 FREE each month with Direct Deposit). You have the ability to enter them as soon as you receive them, but designate exactly when you want them paid. This helps to eliminate the chance of paying late or misplacing bills. We've recently improved the service by consolidating most features onto the first page.

Visit [landmarkCU.com](http://landmarkCU.com) and join the thousands of Landmark members who already enjoy control over their finances!

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**LANDMARK  
CREDIT UNION**  
*You're worth more here.*



## ARE YOU A BIZ KID?

Have you started a biz? Know someone who has?  
We want to hear about it!

If you are aged 6 through 14  
Enter the **Biz Kid\$**  
Young Entrepreneur's Contest TODAY

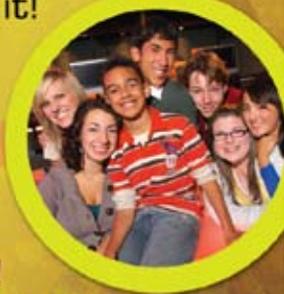
Your BIZ has the potential to win  
one of **4 \$100.00 Cash Prizes**  
OR **THE GRAND PRIZE OF \$500.00!**

Pick up your entry form at any Landmark Credit Union branch

For more information log on to:

**[mptvfriends.org](http://mptvfriends.org) or [landmarkCU.com](http://landmarkCU.com)**

ENTRY DEADLINE IS JULY 31, 2009






# Take us with you on vacation

Don't forget to include all our time and money saving products and services when preparing for your summer getaway!

**Traveler's Checks** - Why risk having your cash lost or stolen? Travelers checks are safe and easy to use. You can purchase them at Landmark for a 1% fee on two-party checks, or no fee for one-party checks.

**Your Landmark Credit Card** - Accepted all over the world, your Landmark Gold or Platinum VISA® with Rewards gives you spending power and convenience at the lowest cost.

**Vacation Loans** - If you are short of vacation funds, call us for a low-cost loan.

We can provide you with all the cash you need and sign you up for Direct Deposit for the payments. What could be easier?

**Vacation Club Accounts** - The Vacation Club transfers for this year's savers will take place on June 1. You will receive the amount you saved plus interest in full.

We can also start your vacation savings for next year. Just \$20 per week will add up to more than \$1,000 - plus interest - and you'll be ready to make vacation plans for 2010!

**Six Flags Tickets** - Purchase discounted tickets for Six Flags Great America at our branches and enjoy great savings!

**Watch for our new Online Account Opening and Account-to-Account Transfers (A2A) coming soon!**

## We're your Car Buying Resource and Finance Center

Last month's 14th Annual Car Sale is a great indication of our strong relationships with both our members and our Preferred Dealers. **Thank you to both for another successful event!**

If you missed out and you're looking for guidance in helping you buy a new or used vehicle, visit our New and Used Car Buying Coaches from Anytime Adviser at [landmarkCU.com](http://landmarkCU.com). These interactive guides offer you strategies and calculators, giving you the tools to shop for and finance your vehicle purchase with confidence.

## Tim Gorsuch joins the Landmark Investment Center



Tim (pictured right) and the team of investment professionals in the Landmark Investment Center, assist you, individuals and small business owners, by creating and implementing plans to help reach your unique financial goals and objectives. Whether it's planning a successful retirement, taking advantage of tax-deferred investments, saving for a child's education, or developing an estate plan, we offer access to quality investment strategies combined with personal guidance.

Tim works with his clients to help them build wealth during their working years, preserve wealth during retirement years, and successfully transfer wealth through proper estate planning.

Please give Tim, or one of the professionals at the Landmark Investment Center, a call to begin an investment strategy designed to meet your needs. Tim works out of the Oconomowoc and Watertown offices and can be reached at (262) 796-4500, ext. 3301.

**Disclosure:** Securities, Financial Planning, and Insurance Products are offered through LPL Financial, and its affiliates, member FINRA/SIPC. Landmark Credit Union, Landmark Investment Center, and its affiliates, are not a registered broker/dealer, nor are they affiliated with LPL Financial. Not NCUA insured. No credit union guarantee. May lose value.

Office located at 2775 S. Moorland Rd., New Berlin, WI 53151 (262) 796-4500.



# Attention prospective home buyers!

With rates still at all-time lows and an abundance of homes on the market, it's a great time to make a purchase! You benefit with lower monthly payments and the ability to negotiate on price.

Plus, we offer pre-approval and valuable resources to make your home buying experience a stress-free, memorable event. In addition, new government stimulus package inclusions make it an even more attractive time to become a home owner. Attend one of our FREE seminars to learn more and find out which loan would best fit your needs.



## FREE FIRST-TIME HOME BUYER SEMINARS

**6:30 p.m. - 8:00 p.m.**

**May 13th**  
**Landmark Credit Union**  
 2400 N. Grandview Blvd.  
 Waukesha

**June 9th**  
**Landmark Credit Union**  
 3413 Rapids Drive  
 Racine

**Guest Speakers - Realtor & Home Buying Counselor**

**Free Home-Buying Workbook to each person or couple!**

**Reservations are required. Please call (262) 796-4500, ext. 3578 to register today!**

# Online resource spotlight - Anytime Adviser®



Are you overwhelmed with financial challenges, but life's hectic pace leaves you no time to find answers? If so, visit our Anytime Adviser online coaches today.

Anytime Adviser is an interactive Web site that features seven expert financial coaches that are accessible online, anytime. The interactive coaches educate through games, quizzes, calculators and simulations, providing expert advice each step of the way.

The coaches that walk and talk you through financial decisions include:

- Couples & Money Coach
- New Car Buying Coach
- Used Car Buying Coach
- Home Buying Coach
- Checking Account Coach
- Credit Management Coach
- Identity Theft Coach

All coaches are also available in Spanish. To get started, click on the logo on the bottom of any page at [landmarkCU.com](http://landmarkCU.com)!

# Make your home a great retreat this summer

With everyone looking to save a few dollars, instead of going out, why not make your home the perfect hang out for your family. With our Home Equity Loans, you'll enjoy no closing costs and no annual fees. Interest-only payments are available on lines-of-credit. In addition to home improvements, you can use the equity in your home to borrow for things such as consolidating bills, education expenses and more. **Apply today!**



## Home Equity Line-of-Credit

**4.90%**<sup>APR</sup> Rate locked until January 2010!

## Home Equity Fixed Rate Loans

60 mos. **6.50%**<sup>APR</sup> | 120 mos. **6.95%**<sup>APR</sup> | 180 mos. **7.25%**<sup>APR</sup>

Closing costs of \$90 to \$220 are waived for all owner-occupied homes with new Home Equity Fixed Rate Loans and new Home Equity Line-of-Credit (HELOC) Loans with a credit line of \$10,000 or more. Excludes Landmark refinances. Loans and rates are subject to credit approval. Other rates and terms available; some restrictions may apply. Rates are subject to change. Limited time offer.

\* HELOC: 4.90% APR available on owner-occupied homes with loans up to 80% loan-to-value (LTV). Rate is locked until 1-1-10, then set at Prime (recently 3.25%). Other rates apply for higher LTV and lower credit scores. Rate subject to change on 1-1-10 and thereafter on the first business day following any change in the Prime Rate as published in the Wall Street Journal. Interest-only payments available for the first 10 years, then the payment would be \$1.75 per \$100 of the loan balance. Max. rate 20%, min. rate 4% for loans closed after Feb. 19, 2009. Minimum credit line \$5,000. Early termination fee applies. Rates and terms are subject to change.

\*\* Fixed Rate: Rates available on owner-occupied homes with Auto Pay only, otherwise 1/4% higher. Payments on an 80% LTV \$10,000 loan for 5 years at a 6.50% APR are \$205.92. Payments include single Credit Protection coverage. Joint Life and Credit Protection coverage available. Minimum loan amounts may apply. Other rates apply for non-owner occupied homes, higher LTV and lower credit scores. Rates and terms are subject to change.

**Lower your college loan APR instantly!**



**Apply now to be ready for Fall Semester! Visit the Student Spotlight at [landmarkCU.com](http://landmarkCU.com) today!**



**Loan Application Hotlines**  
(262) 796-4500,

**After Hours Only**  
(800) 801-1449

**Fast approval, close at any location!**



Look for this logo when searching for surcharge-free ATMs nationwide

*Upcoming Events*

- May 13** Home Buying Seminar
- May 25** Memorial Day - In-Store Branches Open 9:00 a.m. - 2:00 p.m.
- June 1** Vacation Club Disbursed
- June 9** Home Buying Seminar
- July 4** Independence Day - In-Store Branches Open 9:00 a.m. - 2:00 p.m.
- July 8** Home Buying Seminar
- July 21** Lake Geneva Luncheon Cruise Trip

**Lake Geneva Luncheon Cruise**

Tuesday, July 21, 2009 \$55 per person

Glide around beautiful Lake Geneva, enjoy a delicious luncheon and see the homes ... from modest to mansion ... on this deluxe 2-hour luncheon cruise. The menu includes Tenderloin Tips Polonaise with egg noodles, relishes, fresh fruit, vegetable, rolls, dessert and beverage. You will have a chance to browse the shops of downtown Lake Geneva! Return time approximately 5-6 p.m.

**Reservation deadline: June 30, 2009**

Reservations are limited to Landmark members and one (1) guest per member number. All attendees must be age 18 or older. Reservations accepted by regular mail only (no overnight delivery, no e-mail, no dropping at branches). Mail your check and reservation form to Landmark Credit Union, Attn: Katie Houk, P.O. Box 510870, New Berlin, WI 53151-0870. Reservations delivered otherwise will be returned. Not responsible for lost or slow mail.

Reservation confirmed with a post card sent within 3 business days of receipt. **Times may change by up to 1 hour; final times confirmed just before the trip.** To ensure riding together, you must be on the same reservation form and board together. For information, call (262) 796-4500, ext. 3825.

(Pick-up points are listed below. Please check one.)

- 10:00 a.m. Kmart Parking Lot (East end), Hwy. 67, Oconomowoc
- 9:30 a.m. Goerke's Corners Park & Ride (I-94 & Hwy. 18), Waukesha
- 9:30 a.m. 76th St. Park & Ride (I-94 & S. 76th) Opposite end from Petit Center, Milw.
- 10:00 a.m. Ryan Road Park & Ride [(North side) - College Avenue is closed], Milwaukee

Please list name of all members attending and one member number for each guest. By completing this form and submitting payment for the above described trip, participants agree to hold harmless Landmark Credit Union from any and all injuries and that participation is at the traveler's own risk.

Reservation(s) for \_\_\_\_\_ members and \_\_\_\_\_ guests at \$55 each. Total \$ \_\_\_\_\_

Print Name(s) \_\_\_\_\_ Member #(s) \_\_\_\_\_  
 \_\_\_\_\_ Member #(s) \_\_\_\_\_

Address (of contact person) \_\_\_\_\_

City, State, Zip \_\_\_\_\_ Daytime Phone \_\_\_\_\_



**LANDMARK CREDIT UNION**  
*You're worth more here.*

**Important Phone Numbers and Branch Location Information**

**Milwaukee Metro (262) 796-4500**  
**Outside Milwaukee Metro (800) 871-2110**  
**landmarkCU.com**

- Franklin (Inside Sendik's) ..... 7780 S. Lovers Lane Road 53132
- Franklin (Inside Sentry) ..... 7140 S. 76th St. 53132
- Germantown/Meno. Falls ... N96W17480 County Line Rd. 53022
- Hartland ..... 801 Cardinal Ln. 53029
- Midtown Center (Inside Wal-Mart) .. 5825 W. Hope Ave. 53216
- Milwaukee South ..... 4000 S. 27th St. 53221
- New Berlin ..... 2775 S. Moorland Rd. 53151
- Oconomowoc ..... 955 Lexington Dr. 53066
- Racine ..... 3413 Rapids Drive 53404
- Sussex ..... N64W22694 Main St. 53089
- Watertown (Inside Wal-Mart) ..... 1901 Market Way 53094
- Waukesha ..... 2400 N. Grandview Blvd. 53188
- Wauwatosa ..... 3600 N. 124th St. 53222
- West Milwaukee ..... 4501 W. National Ave. 53214

24-Hr. Teller (Metro Milw.) (262) 574-4747  
 24-Hr. Teller (Outside Milw.) (800) 924-1300  
 After hours Loan Application Hotline (800) 801-1449

**Shared Service Center Locations**

Locations nationwide at [cuservicecenter.com](http://cuservicecenter.com)

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