



### 59th Annual Dinner Meeting

Saturday, February 11, 2017

Registration 5:30

Dinner 6:30

Meeting 7:30

Get your tickets at MCU (\$12.00)

Includes dinner.

Stop by today to reserve your spot!

Reservation Deadline is Jan 28, 2017

## Meadowland News

### What is auto refinancing?

### How do I benefit by auto loan refinancing?

Auto refinancing is one of the best kept secrets around for saving you money, but most people never thought of refinancing their car. A car refinance is the same as home refinance. When refinancing car loans, you pay off your current car loan with a refinancing car loan from Meadowland Credit Union that has a lower APR. This is good for you because refinancing auto loans makes your monthly car loan payments lower, and drops your interest rate, which can allow you to pay off the balance of your car loan even quicker. Record numbers of homeowners refinanced in 2001 and 2002, and now many car owners are realizing you can save thousands of dollars by refinancing auto loans too. Car refinancing has become a very popular trend with dropping interest rates. It's like finding a wad of cash you didn't know you had in your clothes after doing the laundry. Use the money you save to pay off credit card debt or accelerate your car loan payoff.



Meadowland Credit Union is looking for volunteers to serve on some of our committees. If you would be interested in serving on one or our committees, such as the Policy Committee, Audit Committee or the Marketing Committee please contact David at (920) 467-8105



Please consider becoming a part of Meadowland Credit Union's volunteer Board of Directors. The unique structure of a credit union allows you, the member, to help make decisions for the future of your member-owned financial institution. Please contact David Horner at (920) 467-8105 for more information.

Meadowland Credit Union  
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Sheboygan Falls, WI 53085

Phone: 920-467-8105  
Fax: 920-467-8417  
E-mail: info@meadowlandcu.org



#### Office Hours

Mon.—Thurs. 9:00am - 5:00pm  
Friday 9:00am - 6:00pm

#### Drive Thru Hours

Mon.—Thurs. 9:00am - 5:30m  
Friday 9:00am - 6:00pm  
Saturday 9:00am - 12:00pm

### Dates to Remember

#### Martin Luther King Day

Mon. Jan 16th Normal Hours

#### Presidents Day

Mon. Feb 20th Normal Hours

#### Good Friday

Fri. Apr. 14th Open till 1

# Privacy Policy

|              |   |
|--------------|---|
| <b>FACTS</b> | WHAT DOES MEADOWLAND CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?  |
| <b>Why?</b>  | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.              |
| <b>What?</b> | The types of personal information we collect and share depend on the product or service you have with us. This information can include:<br><br><ul style="list-style-type: none"> <li>·Social Security number and income</li> <li>·account balances and payment history</li> <li>·credit history and credit scores</li> </ul> |
| <b>How?</b>  | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Meadowland Credit Union chooses to share; and whether you can limit this sharing.            |

## Definitions

|                        |   |
|------------------------|---|
| <b>Affiliates</b>      | Companies related by common ownership or control. They can be financial and nonfinancial companies.<br><br><i>Meadowland Credit Union has no affiliates</i>   |
| <b>Non-affiliates</b>  | Companies related by common ownership or control. They can be financial and nonfinancial companies.<br><br><i>Meadowland Credit Union does not share with our affiliates so they can market to you.</i> |
| <b>Joint Marketing</b> | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.<br><br><i>Our joint marketing partners include insurance companies.</i>        |

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|-------------------|--|
| <b>Questions?</b> | Call us at (920)467-8105 or meadowlandcu.org |
|-------------------|--|

| Reasons we can share your personal information   | Does Meadowland Credit Union share? | Can you limit this sharing? |
|--|-------------------------------------|-----------------------------|
| <b>For our everyday business purposes-</b><br><br>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus. | Yes                                 | No                          |
| <b>For our marketing purposes-</b><br><br>to offer our products and services   | Yes                                 | No                          |
| <b>For joint marketing with other financial companies</b>  | Yes                                 | No                          |
| <b>For our affiliates' everyday business purposes-</b><br><br>information about your transactions and experiences.   | No                                  | We don't share              |
| <b>For our affiliates' everyday business purposes-</b> information about your creditworthiness   | No                                  | We don't share              |
| <b>For non-affiliates to market to</b>   | No                                  | We don't share              |

## What we do

|  |  |
|--|--|
| <p><b>How does Meadowland Credit Union protect my personal information?</b></p> <p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>   | <p><b>Why can't I limit all sharing?</b></p> <p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>·sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>·affiliates from using your information to market to you</li> <li>·sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| <p><b>How does Meadowland Credit Union collect my personal information?</b></p> <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>·open an account or deposit money</li> <li>·pay your bills or apply for a loan</li> <li>·use your credit or debit card</li> </ul> <p>We also collect your personal information from others such as credit bureaus, affiliates, or other companies.</p> |  |