

## Hours

	Lobby	Drive-up
<b>Monday</b>	9:00 - 5:00	7:30 - 5:00
<b>Tuesday</b>	9:00 - 5:00	7:30 - 5:00
<b>Wednesday</b>	9:00 - 5:00	7:30 - 5:00
<b>Thursday</b>	9:00 - 6:00	7:30 - 6:00
<b>Friday</b>	9:00 - 5:00	7:30 - 5:00
<b>Saturday</b>	8:00 - 12:00*	8:00 - 12:00*

\*Unison's Hyland Avenue branch in Kaukauna is closed on Saturdays.

## Locations

Kaukauna South	1616 Crooks Avenue, Kaukauna, WI 54130
Kaukauna North	1000 Hyland Avenue, Kaukauna, WI 54130
Little Chute	2001 Freedom Road, Little Chute, WI 54140
Wrightstown	465 School Street, Wrightstown, WI 54180

## Questions?

Call us at 920-766-6000 or toll free at 1-888-878-8806.

Visit us online at [www.unisoncu.org](http://www.unisoncu.org).

Email us at [mail@unisoncu.org](mailto:mail@unisoncu.org).



Unison Credit Union is federally insured by the National Credit Union Administration.

## As of December 31, 2011

Assets.....	\$160,174,107.90
Deposits .....	\$139,721,123.52
Loans.....	\$124,197,097.16
Reserves.....	\$18,437,269.47
Members .....	18,885

### ATTENTION SNOWBIRDS!

If you or your family members plan to head south for the winter months and need your statements forwarded, we will need you to fill out an authorization form.

**Please call us at 920-766-6000 for more information.**



\*The annual percentage rate is effective as of January 1, 2012. Rates and terms are subject to change. Based on credit approval. Member eligibility required. No balance transfer fee. No grace period on balance transfers.



*Ask an FSR for details!*

Transfer your credit card balances to our low 9.99% APR\* Visa® Platinum credit card. With all of your debt on one card, you can make just one payment a month and be more effective at paying down your debt!

*Unison has a smart solution.*

**Is your debt piling up?**



# InUnison

Published quarterly for the members of Unison Credit Union.

Winter 2012 | No. 149

## State of the Credit Union

Mark J. Hietpas



Thank you for choosing Unison Credit Union as your financial institution. Each year we strive to meet your expectations and hope we were successful in 2011.

This may be starting to sound like a broken record (for our younger members; a record is like a big CD with poor sound quality!), but 2011 was still a very difficult year for the U.S. and world economies. Unison, however, remains very strong with reserves well above the national average. This means even during these difficult times your money is always safe with us. Unemployment has fallen below 9% and the economy is growing ever so slowly. We, like you, are looking forward to better economic times in 2012. Rest assured that your credit union will be here to meet your needs.

We had some exciting new products launch in 2011. Unison introduced the Sallie Mae Smart Option® Student Loan, a Health Savings Account (HSA) and also a new share savings account called Prom Club. The Prom Club account is designed to help high school students save for expenses associated with prom.

We had another busy year volunteering and helping out within the communities we serve. We worked on a house for Rebuilding Together - Fox Valley Project Day and supported the Firecracker 5k run as the Kid's Run sponsor. We raised money for the Red Cross Tornado Relief Fund and participated with other area credit unions in an effort to raise funds and collect donations for local food pantries during the "Stock the Shelves" annual fundraiser. We also donated to the Emergency Shelter credit union sponsored dorm room. It's a great feeling to know the spirit of giving is always alive and well at Unison!

Thank you again for choosing Unison Credit Union. We look forward to serving you in 2012!

*Mark Hietpas*

CEO/President

## Pencil us in... for Unison Credit Union's 79<sup>th</sup> Annual Meeting

Wednesday | February 15 | 6:30 p.m.  
Kaukauna High School Auditorium

**\$800**  
in cash prizes!



### Make Your Voice Heard!

Do you have a credit union related question? Stop in at any Unison location and fill out a form or go to our website at [www.unisoncu.org](http://www.unisoncu.org). Your question could be answered at our Annual Meeting.

P.O. Box 260  
Kaukauna, WI 54130-0260



Moola savings  
bond winner



Tyler Schmidt

Serious Savings  
gift card winner



Tyler Doering

Unison  
employees  
volunteer for  
the St. Joseph  
Food Program



Ellen Yaucher, Abby Hopfensperger and Erika Arnoldussen help sort donations.

# People Helping People...

## Holiday Charity Drive TRIPLES Goal!!

Thank you to all of our members for generously donating "Holiday Hugs" to Children's Hospital of Wisconsin - Fox Valley.



Unison staff presents "Holiday Hugs" to the staff at Children's Hospital of Wisconsin-Fox Valley.

Children's Hospital of Wisconsin-Fox Valley is dedicated solely to the health and well-being of children; making a child's hospital stay less stressful for the whole family. We collected donations to create "Holiday Hugs" that included pj pants, stuffed animals, infant toys and hygiene kits.

The results were incredible again this year! Our original goal was 250 "Hugs" - we ended up with enough donations for 758 - TRIPLE our goal! Thanks to the generosity of our members, we were also able to give \$1,500 in matching funds, as well as over \$100 in cash donations.

## Project Linus

In addition to Holiday Hugs our staff got together for a "Project Linus" blanket making night! Employees donated fleece and their time to create 24 snuggly blankets! Between those, member contributions and blankets that employees made at home, we were able to donate a total of 34!

The blankets are distributed by "Project Linus" to Children's Hospital of Wisconsin-Fox Valley and other local health care facilities.



Melissa and Erica work on a Badger themed blanket.



Kathy and Kristin prepare to cut their cheerful blanket.

## Why 2012 is a GREAT year to buy a home!



A home is most likely the biggest purchase most people will ever make. When you own your home, you stake roots in your community. You have a sense of pride knowing that you control your environment. Because the cost of housing and loan rates have not been this low in over a decade, 2012 could be the best time for you to buy! Houses are affordable again. Since 2006, the average payment with principal and interest has fallen 40 percent.

Even though things are looking up for the housing market, staying in your home for at least five years will help you stay ahead. The way mortgages are structured, you pay much more interest in the first few years of owning your home. Usually, it isn't until about five years into paying down that mortgage that you've made enough progress on the principal and at that point the math actually works out that you've gotten a better deal than paying that monthly check to a landlord.

Demand is low and supply is high! With so much selection, you should be able to find homes in good school districts, close to your job and with plenty of "extras" at an affordable price. There are also many foreclosure properties that are priced to sell - they may need more work, depending on the condition they were left in, but if you like a project and can see beyond the flaws, you could get a really great house.

Get pre-approved before you begin to look - it will let you be more relaxed knowing exactly what will fit into your budget best. Our mortgage experts here at Unison would be happy to sit down with you and go over your financial situation before you start the process.

We want to help you make the right choices - here are some helpful tips for choosing a home in our current economic market.

- Shop carefully and be particular. Give yourself plenty of time to find your "perfect" home.
- Bring a digital camera and begin each series of photos with a close-up of the house number to identify where each group of home photos start and end.
- Take descriptive notes of unusual features, colors and design elements - what you love and what you'd need to change.
- Pay attention to the surrounding properties. What is next door? Do two-story homes tower over your single story?
- Do you like the location? Is it near a park, factory or train tracks? Are there church bells that chime on the hour?
- Immediately after leaving, rate each home on a scale of 1 to 10, with 10 being the highest.
- Once you have narrowed your list down to 3 or 4 favorites - go look at them again. You may find that you see each property differently the second time around. Is there great southern exposure, nice landscaping or a big enough yard?
- If you fall in love with a home, don't be afraid to put an offer in!

Unison offers a Home Buying Workbook and answers to other FAQs on home ownership. Visit our website at [www.unisoncu.org](http://www.unisoncu.org) or call us at 920-766-6000 and ask to speak with an FSR.



## Fun Fact =

One artist went from car design to coin design. In 1938, out of 390 artists who entered the contest to design a new nickel, the winner was Felix Schlag. He was an auto stylist for General Motors.

upcoming events

### Annual Meeting

Wednesday, February 15

6:30 p.m.

Kaukauna High School

Mark your calendars and join us to hear about the past year and see what's new for 2012! Refreshments will be provided and your questions will be answered. Please join us!

### Internet Safety while using

Unison's **It's Me 247**  
Online Banking Community

1. Review your accounts by logging in on a regular basis.
2. Be sure you have a strong password. You can check your password's strength on Unison's website under the It's Me 247 information page.
3. Keep Information Private. Be especially careful if you have to use a public computer to access your account. Always be sure the web address starts with https.
4. Website Redirection. As you navigate through Unison's website, anytime you click a hyperlink to another website, we will notify you that you are leaving our website. If you do not receive this message or if anything appears suspicious, please contact us immediately at 920-766-6000.
5. Always logoff from your online banking session. It is not safe to simply close out of your browser.
6. Assess your own risks. Be aware of the anti-virus software on your computer. Be sure to store your login information in a safe place.