

**Congratulations -
to Russell Schneider!**

Russell is the winner of a \$100 gas card. He entered and won the drawing by opening a checking account and debit card during the month of July.

**Notice to Members
with Christmas Club
Accounts:**

Instead of waiting for a check in the mail, the money in your Christmas Club can be transferred to your KCU checking account. Contact KCU by 10/31/08 to set up the transfer .

Contact KCU:

(608)256-1001

(800)752-0924

Fax: (608)283-2845

E-mail

kilowatt@kilowattcu.org

Mailing Address

4902 N Biltmore Lane

Madison WI 53718

Website

www.kilowattcu.org

it **my credit union**
belongs
to me™

International Credit Union Day

October 16, 2008

Do you know who owns KILOWATT CREDIT UNION? You do! And that is just one of the many things that make credit unions unique and one of the membership benefits we'll recognize on Oct. 16 when we celebrate International Credit Union Day.

Credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members. Unlike most other financial institutions, credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to members in the form of lower loan rates, higher interest on deposits, and lower fees.

At credit unions, every customer is both a member and an owner. This year's International Credit Union Day theme – It Belongs to Me – celebrates the economic democracy and equal ownership rights of each credit union member, regardless of how much money that member may have in savings. Please join us on October 16 as we honor our most valuable asset: our members. You are the reason KILOWATT CREDIT UNION exists.

Join us in celebrating International Credit Union Day on Thursday, October 16, 2008. We'll be providing **treats** at the credit union located in the **1st floor rotunda of the Alliant Energy Building** and at each location where there is a credit union representative. We look forward to seeing you!

KILOWATT CREDIT UNION
Has Received an *Exceptional Performance Award*
from *Bauer Financial*

This award is for *continuously* earning a five-star SUPERIOR rating since December 1990. This award recognizes the highest level of performance.

Invest in an insured, sound financial institution.
Your accounts at Kilowatt are insured to \$100,000 and IRA accounts to \$250,000.

WATCH FOR A CERTIFICATE SPECIAL IN NOVEMBER!

Your Credit Union: A Family Affair



DID YOU KNOW?

At Kilowatt Credit Union, when you become a member, your family members can also join. If you enjoy the low loan rates and low fees, convenient, friendly services, and higher savings rates you get from Kilowatt, share us with your family.

Your spouse, children, grandchildren, parents, grandparents, sisters and brothers all can join because you currently are a member.

Help improve your family's financial lives today – encourage them to become members of Kilowatt Credit Union.

Need Cash for the Holidays?

Kilowatt Credit Union can help! Signature loans are available for amounts up to \$5,000 and terms up to 36 months.

7.90% APR



Daylight Savings Time reverts to Standard Time on the first Sunday in November.

Remember to set your clocks back at 2:00 a.m. on Sunday, November 2nd

Get Money Smart during Money Smart Week

Money Smart week is a statewide initiative to improve personal financial knowledge by bringing awareness of local financial educational programs and resources to communities. The Madison area credit unions, including Kilowatt Credit Union, have joined together to bring you a series of sessions and workshops covering a range of financial topics.

Join us Wednesday, October 15, at the Sheraton Hotel, 709 John Nolen Drive in Madison, for a free evening of personal financial enrichment. You'll have your choice of attending one of three sessions before the keynote speaker, Connie Kilmark, talks about how to build up your financial self-defense skills.

Agenda

6:00 – 6:45 p.m. Your choice of session A, B, or C

Session A - Refinancing your Mortgage

Do you have an adjustable rate mortgage or uncomfortably high payments? This session will help you decide how and when to refinance.

Session B – Wills and other Important Documents

This workshop is ideal for anyone who doesn't have a will. Learn how to create your own documents, independent of hiring legal council.

Session C – What College Students Need to Know about Money and Credit

Financial experts will provide parents with tips to help their college students make the transition to managing their own finances.

6:45 – 7:00 p.m. Refreshments

7:00 – 8:30 p.m. Keynote speaker, Connie Kilmark

Financial Self-Defense Skills

Learn how to build well-defined personal financial self-defense skills to take the surprise and anxiety out of unexpected events and expenses. You'll learn new tips to use for financial success today and into the future.

To register for any or all of these free sessions and workshops, go to www.uwcu.org/moneysmart or call 608-316-8359. For more information on Money Smart week go to www.moneysmartwi.org.