

STUDENT LOANS

The suite of Partnership Loans was created to help undergraduate and graduate students pay for college. These loans are taken out in the student's name.

Cosigners are often needed for the national Partnership Advance Education Loan®. With this loan, students choose the option that is best for their financial situation.

- Variable or fixed interest rate
- When to begin payment

Parent or Family Loan

The fixed-rate College Family Loan® is a national loan for parents, family members, and others to borrow on behalf of a college student

In addition:

- Nearly all the College Family Loan annual percentage rates are lower than what we calculate for the federal parent Plus loan rate.
- The borrower chooses when to begin repayment when applying.
- Borrowers can take advantage of an interest rate reduction by making principal and interest payments automatically.

Please be aware that, for this loan, the student is neither the borrower nor cosigner, but loan proceeds are sent to the college for the benefit of the student.

Refinance Loans

The fixed-rate Reset Refinance Loan® is an option for borrowers with current student loan debt who are looking for:

- A lower rate, which can mean paying less in total interest.
- Lower monthly payments, which can help if budgets are tight.
- The option to make one payment to one lender for easier repayment.

There are a number of options for these refinance loans based on the borrower's situation. But all options allow borrowers to refinance one loan or combine multiple loans, including federal loans (for student or parent borrowers), private education loans, and previously refinanced or consolidated education loans, into one new private loan.

Please visit our website

www.membersadvantagecu.com/Borrow/Student-Loans

for more information!



Programs from Iowa Student Loan Liquidity Corporation



NCUA

Wisconsin Rapids Office

1610 Lincoln Street • Wisconsin Rapids WI 54494 • phone 715.421.1610

Plover Office

1760 Plover Road • Plover WI 54467 • phone 715.344.7440

Mailing Address

PO Box 1208, Wisconsin Rapids, WI 54495-1208



Update!

During the month of February, Members' Advantage Credit Union again participated in the "Credit Unions for Kids" fundraising campaign. Through the generosity of our caring members and staff, we raised an amazing \$2,519!

We would like to thank our members for their support during this campaign and all year long in helping raise money for CMN. Remember, you are making a difference in the lives of children in YOUR community.

Brat Fries are Returning to Members' Advantage this Summer!

Brat Fry Dates (weather permitting):

- June 17th
- July 15th
- August 19th
- September 16th

Members' Advantage is also looking for volunteers for this year's brat fries. Whether it be cooking up brats and hotdogs or helping cashier we'd love to have you join in on all the fun! If you're interested in volunteering please reach out to Rachael at 715-421-1610 ext. 7752.

Volunteer Today!



P2P Fraud: Everyone Needs to be Aware

Peer to Peer payments, also known as person to person, are transactions that can be used for anything from paying rent to splitting the bill at dinner. This allows two people to transfer funds between each other using their bank accounts or credit cards through a mobile app such as Zelle, Venmo, PayPal, Square Cash, or Google Wallet.

Because it's so easy to send funds, it's unfortunately a simple way for scammers to collect funds, too. The intended purpose of these apps is to make a payment to friends, but that's all; it's to pay friends not strangers. The apps are not for purchasing and selling goods, especially to those you do not know.

If you authorized the transactions, and by authorized we mean pressed the button allowing the transaction to go through, you will likely not receive your money back if it's deemed as fraudulent. The majority of the P2P app owners (providers) are protected by their terms and conditions, which typically stipulate that if the payment is authorized, the consumer bears the risk of loss.

Tips:

- Use the app to pay friends, not strangers. Providing money to strangers could result in fraud. It's easier to ask your friend for your money if it was accidentally sent rather than a person you've never met before.
- Some app providers prohibit the use of business transactions, such as buying and selling goods or services. Be sure to read the terms and conditions before it causes a loss to you due to fraud.
- Review your transaction before you send it. Make sure it's going to the right person. Review the username, address, or phone number of the person you're sending the money to.
- You want to ensure your own security so keep the app up to date. Scammers can hack faster if the security features have not been updated. Opt-In for stronger security if the app allows it, such as two-factor authentication or creating a pin for purchases.

Focus on... **Kaden Sazama**

Kaden Sazama began working at Members Advantage Credit Union in July of 2021 through the Youth Apprenticeship program at Lincoln High School. Kaden is a senior at Lincoln this year. He works as a parttime MSR and you can frequently see Kaden in the drive up although he can be found in the lobby as well.

Kaden grew up in Wisconsin Rapids and lives on a small farm. He has one older brother (Ryan) and one younger sister (Corinne). When he is not at school or working Kaden enjoys fishing, basketball, photography, and cars.

Kaden plans on attending UW Stevens Point in the fall and majoring in Accounting and Finance.

Stop in and say hi to Kaden when you are in the Rapids office!



Mint Chocolate Cheesecake Bars

Ingredients:

For the Crust:

2 sleeves Girl Scout Cookies Thin Mints
4 TBS butter, melted

For the Cheesecake Filling:

2-8 oz packages cream cheese, room temperature
1 TBS flour
¾ cup of sugar
Pinch of salt
2 eggs, room temperature
1 tsp vanilla
1 cup chocolate chips

For the Ganache:

1 cup dark chocolate chips
1 cup heavy cream

Directions:

1. Preheat oven to 425 degrees and line an 8x8 pan with parchment paper.
2. In a food processor, process the Thin Mints until no large chunks remain. Add melted butter and pulse until mixture resembles coarse crumbs.
3. Press crumbs into prepared baking tin in an even layer and set aside.
4. In a stand mixer, beat cream cheese until creamy and smooth. Then add sugar, flour, and salt and mix well.
5. Add eggs and vanilla and beat well.
6. Melt chocolate chips in a microwave safe bowl in 15 second increments, stirring after each one, until completely melted. Then, with the mixer on low, drizzle melted chocolate into the cream cheese mixture and mix.
7. Scrape down bowl and pour over your prepared crust.
8. Bake at 425 degrees for 10 minutes, then reduce the oven temperature to 350 degrees (DO NOT OPEN THE OVEN DOOR) and back for another 15 minutes. After 15 minutes, turn the oven off, crack the door, and leave to cool for 30 minutes.
9. While the cheesecake is cooling, make the ganache by heating heavy cream in a microwave safe bowl until it's hot (be careful not to let it boil). Once hot, add the chocolate chips, cover and let it sit for 5 minutes. After 5 minutes, stir until all the chocolate is melted.
10. Pour ganache over the cooled cheesecake, spreading into an even layer and refrigerate for 4 hours or overnight.

Join Us for YOUR Annual Meeting

The entire Credit Union benefits when its' members participate. That's why we invite every member to attend our—YOUR—annual meeting. ALL members are equal owners of their Credit Union.

The annual meeting is an occasion for management and elected officials to report to you, the owners. It's also an opportunity for you to learn about the Credit Union's financial position, products and services, current business issues, and goals.

Without your input, leaders can only guess what you and other owners want from your Credit Union.

Date: Wednesday, April 20, 2022

Time: 3:00pm Meeting

Location: Virtual - Please call between April 11-20 for login



Milestones

We'd like to thank these employees for continuing to be an essential part of our success!

April - 5 years

Kristal - 5 years

Melissa - 5 years

Jay - 25 Years

Carol - 30 Years

Pam - 45 Years

"Don't wait for someone to bring you flowers. Plant your own garden and decorate your own soul." - Luther Burbank

Attention! Are you College Bound?

Members' Advantage Credit Union will be offering two **\$500 scholarships** to graduating high school seniors or any adults continuing their education. The scholarships are open to any graduating high school senior or adult who is a member of Members' Advantage Credit Union or becomes a member. The scholarship can be used towards tuition for the college or technical college of their choice.

The scholarship applications are available now at each of our two locations or online at www.membersadvantagecu.com! Please see the application for the essay topic. The deadline for submission is April 15th.

Tips for buying and financing RVs and boats

Going out for a recreational weekend in a boat or road tripping in an RV is one of the most enjoyable ways to spend time—it's the perfect balance of connecting with others and with nature. In fact, more than 11% of U.S. households own an RV and there were around 12 million boats registered and documented last year. If you'd like to join in on the fun by purchasing a boat or RV, we've got tips to help make your purchase go smoothly. And, of course, if you need an RV or boat loan, we can help with that, too.

Tips for buying an RV

Choose an RV based off the kind of lifestyle you want to follow. If you want to camp almost every weekend with kids or pets, a more spacious floorplan could make RVing more comfortable. If you love the idea of camping in a place without water, sewer, and electric hookup, you'll want to make sure your RV is easy to maneuver and has large holding tanks. If you plan on living in your RV, choosing one with lots of home amenities can make the transition from house to RV easier.

Tips for buying a boat

When considering what kind of boat to buy, think about your lifestyle. Is fishing by yourself your favorite way to spend a weekend? Do you live near the water and could spend all day on a pontoon? Is water skiing on a river with a group of people your idea of the perfect getaway? Think about the features your boat will need to suit your lifestyle.

If you're itching to make the most of summer by buying an RV, boat, or both, we can help. Ask about an RV or boat loan and see our great rates on our website. Members' Advantage can help you get an affordable loan as well as talk you through your options. Contact a loan officer today at 715-421-7739 to learn more!



savings corner

Open Deposit
.15% APY*

Share Certificate
(\$1,000 minimum deposit)

6 month term	.25% APY*
12 month term	.40% APY*
18 month term	.45% APY*
24 month term	.60% APY*
30 month term	.45% APY*
36 month term	.75% APY*
48 month term	.85% APY*
60 month term	.75% APY*

IRA Share Certificates
Traditional/Roth/Health Savings and Education SAs

(\$1,000 minimum deposit)

12 month term	.40% APY*
18 month term	.45% APY*
24 month term	.60% APY*
30 month term	.45% APY*
36 month term	.75% APY*
48 month term	.85% APY*
60 month term	.75% APY*

IRA Passbook .25% APY*

Money Market Sharedraft
(\$1,000 minimum deposit)
From 0.20% - .30% APY*

*Rates are subject to change.
APY=Annual percentage Yield

office hours

WISCONSIN RAPIDS

7:00-5:00 M-W Drive-up
7:00-6:00 Th-F Drive-up
9:00-5:00 M-F Lobby
9:00-1:00 Sat. Drive-up Only

PLOVER

7:00-5:00 M-W Drive-up
7:00-6:00 Th-F Drive-up
9:00-5:00 M-W Lobby
9:00-6:00 Th-F Lobby
9:00-1:00 Sat. Drive-up Only

24 hr Drive-up ATM

No Surcharge for Members
using a MACU debit card.

MACU will be CLOSED
Memorial Day/Monday, May 30
Independence Day/Monday, July 4