



Looking to Buy a House? Get Pre-Approved Today! It's something every house buyer should do. Here's why:

- **You'll know what you can afford.** Getting pre-approved before you shop is imperative, as it allows you to shop within your price range.
- **It gives you negotiating power.** Having a pre-approval always puts you ahead of a buyer who doesn't. This is a game-changer when you're in a bidding war with others.
- **It makes your offer more relevant.** When the seller knows that your information has been reviewed by a mortgage underwriter, it makes everyone involved more confident – and gives your offer more significance.
- **It will help you save, not spend.** When you're in the market for a new home, it's easy to get caught up in the excitement of making purchases. Having the details on your new home's interest rate, closing costs, and down payment will help you curb your urge to buy outside of your budget.
- **You'll get the keys faster.** Getting pre-approved up front makes everything else move quicker. You'll close faster, which means you'll move in faster!

NOTE: Pre-approval does not guarantee a loan. Borrower is still subject to a full underwriting review.



NMLS #449638

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

Members' Advantage would like to thank all our members in helping us raise **\$5,626.41** for CMN in 2020! It's because of your generous donations that CMN is able to provide equipment and services such as mobile sensory stations, pediatric rehab equipment, and child life & expressive therapies to its littlest patients and their families.

Certificate of Excellence

The Credit Union National Association and Datatrac have determined that Members' Advantage Credit Union provided \$1,525,817 in direct financial benefits to its members in 2020!

Visit our website for additional details!



SUMMER

wordsearch

D M U
 Y G K C R U J W Q
 A S R P Y I X M A Y Q W Y
 E A H L I H B B A W Z U V U M D J
 V Y G N C Z S P A W V N O I T A C A V
 V T I R N L S R O O D T U O K X V O S D A
 S L K I M N F C D R I F R U I T P U T I F
 Q H Y C L D R B O F U H P R S A O N N R Y L D
 R W I B L R L K C S O Y Z Y U F G R L Y K B L
 A J U D R Z T O U M C T X E G V L F T E O G E T V
 P V D K N B A T I U Q Y N U Z A G K N N M I D I P
 I O O F I R E W O R K S S Z S T I U E E H M M A Z
 V V Y X G R L S T J N Z T H S B K J I M W M F U K I S
 E N I H S N U S M I F H D E Y W Y B H F K R I I S A E
 P K X Q I H I X R G J C S X K D R C D P F F Y A Y L F
 S B G R O P P G F B H J W D M N C T A J P T V C S
 F L W Y A O A M G Y F I J T B E J E Y Y T B I W N
 R V A L T Z S L A D N A S J B D P Q I D Y S N V W
 E H B Y U X M P C D H W M P R G P X T P R U W
 L W E V P Q X T L Y H C N C A N Z I O L Y Y X
 W O N R L M A S I M E A K G I B P J K L L
 G U M B U B G H H K N U E U T Z B J F U A
 T V N L Q C U A O F Z C B A K G T N J
 Z Z W T A T E R R R Q T O A E D W
 S A K L P Z F T S V B Y Y
 L N J C V X S A D
 U O F

AUGUST
CAMPING
GARDEN
JUNE
PICNIC
SHORTS
SUNSHINE

BEACH
CANOE
GRILL
LAWNMOWER
POPSICLE
SUMMER
SWIMSUIT

BOATING
FIREWORKS
JULY
OUTDOORS
SANDALS
SUNGLASSES
VACATION

Focus on... Amber Grubba

Amber Grubba joined the staff of Members Advantage Credit Union as a fulltime Mortgage Loan Processor in March of 2021. She previously worked at Anytime Fitness as a trainer and club manager for four years.

Amber grew up in Granton WI but lived in the Stevens Point area from 2007 to 2017. She met her husband in September of 2007 and they have been together for 14 years including 7 years of marriage. They purchased a home with 9 acres and moved to Wisconsin Rapids in October of 2017. Amber and her husband have two sons – Hank (age 2) and Sawyer (age 1). They have 2 dogs named Duke and Charlie and a cat named Darla. They also have geese, ducks, chickens and turkeys and plan on adding pigs and goats to their small hobby farm in the next year or two.

Amber also runs a fitness coaching business and enjoys working out and competing in triathlons and running events. She completed a half iron man in October of 2018 and hopes to get back into small triathlons later this summer. She also enjoys gardening, canning and preserving and loves spending time outside with her kids.

Amber is a great addition to our mortgage department!



Strawberry Rhubarb Crisp

Filling

- 2 lbs. rhubarb stalks – sliced ½ inch pieces
- 1 ¼ cup sugar
- 1 lb. strawberries hulled & quartered
- 3 tbs cornstarch
- 2 tsp lemon juice
- 1 tsp pure vanilla extract

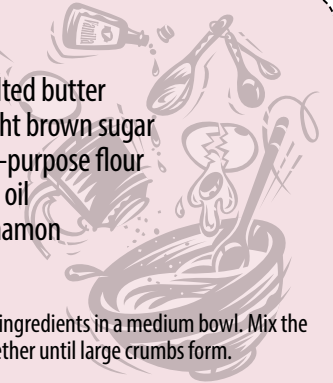
Preheat the oven to 375°. In a bowl, toss the rhubarb with ¾ cup of the sugar and let stand for 15 minutes, stirring occasionally. In another bowl, toss the strawberries with the remaining ½ cup sugar and let stand for 10 minutes, stirring occasionally. Using a slotted spoon, transfer the rhubarb to the strawberries; discard any rhubarb juice. Add the cornstarch, lemon juice and vanilla to the fruit and stir well. Transfer the mixture to a 9-by-13-inch glass baking dish.

Topping

- 1 stick unsalted butter
- 1 ½ cups light brown sugar
- 1 ½ cups all-purpose flour
- 3 tbs canola oil
- 1 ½ tsp cinnamon
- ¾ tsp salt

Combine all the ingredients in a medium bowl. Mix the ingredients together until large crumbs form.

Sprinkle the topping evenly over the filling and bake for 30 minutes. Reduce the oven temperature to 325° and continue baking for about 30 minutes longer, until the fruit filling is bubbling and the topping is nicely browned. Let the crisp rest for 10 to 20 minutes before serving.



Congratulations to Emily Carlson and Madeline Wojchik for each winning a \$500 scholarship from Members' Advantage Credit Union. They each wrote an essay and were judged anonymously. The essay question was:

Aside from your degree, what do you hope to gain from your college experience?

Emily will be attending the University of South Florida.

Madeline will be attending the University of Wisconsin - Stevens Point.



NCUA

"DON'T LET YESTERDAY TAKE UP TOO MUCH OF TODAY."

- WILL ROGERS



Update to our Credit Card Program!

Beginning on 7/9/2021, current Members' Advantage credit card holders will no longer be able to access their card on GoToMyCard.com.

Instead on 7/12/2021, all current card holders will be able to register a new account at www.eZCardInfo.com to make payments, setup automatic payments, and view statements and transactions. Any future dated automatic payments set after 7/9/2021 will need to be updated on the new website.

Additionally, card holders will have access to our new, expanded rewards program through www.ScorecardRewards.com. You will be able to view real-time point balance, search available rewards, and redeem and track award orders all in one place!

Card holders will be receiving a letter in the mail highlighting all the new exciting rewards to come with our new program!



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

DocuSign



DocuSign is now here! Our members are now able to conveniently e-sign a large number of documents from the comfort of their own homes. You're able to do things like enroll in our online banking, change your address, dispute a charge, and much more without ever having to come into one of our branches!

Brat Fry Events

are Returning to Members' Advantage
this Summer!



JUNE 18TH

JULY 16TH

AUGUST 20TH

SEPTEMBER 17TH

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.

CLOSED Labor Day - September 6th