



**100%**  
Financing  
Possible

rates as low as  
**5.29%**  
% APR<sub>1</sub>

no payments for  
**45**  
days<sub>2</sub>

# Refinance Your Auto Loan with Members' Advantage and Save More for Your Budget!

Call us at 715-421-7739 • Go online [membersadvantagecu.com](http://membersadvantagecu.com) • Visit us at your local branch

Annual Percentage Rate and Other Important Program Information: 1. APR is Annual Percentage Rate. The Annual Percentage Rate is the advertised rate and can vary based on creditworthiness, age of vehicle and terms of the loan. Your rate can be higher or lower depending on credit performance. Financing up to the retail value of the auto is available. Rate is subject to change without notice. The offer is open for all loans currently **NOT** financed at Members' Advantage Credit Union. Advertised rate is lowest rate available. Not all will qualify for lowest rate. To view our current rates, please visit: [membersadvantagecu.com](http://membersadvantagecu.com). Assuming a \$20,000 loan amount, 5.29% interest rate, and a 3-year term, you would make 36 payments of \$602.08. With a rate of 5.29% APR, cost per \$1,000 would be \$30.10. 2. Interest still accrues during this time.

Offer expires October 31, 2025

## 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



**NCUA**

# Budgeting Tips

## 01. Track Spending

Monitor your expenses for a month using apps or spreadsheets to identify areas for cuts

## 02. Set Goals

Define short-term and long-term financial goals to guide your budgeting

## 03. Create a Budget

Develop a realistic budget that includes fixed and variable expenses

## 04. Prioritize Savings

Treat savings as a mandatory expense by setting up automatic transfers after payday

## 05. Review Regularly

Regularly reassess and adjust your budget based on changes in your financial situation



## Inactive and Dormant Accounts

The Credit Union has several accounts which have been inactive for a substantial amount of time. In many cases, we have not received a change of address, and in some cases a member is deceased with no living relatives or “payable on death” instructions. After a certain period of inactivity when we do not know the whereabouts of the member, we are required to send any unclaimed funds to the state.

These accounts incur a cost to the Credit Union (and ultimately the entire membership) in the form of postage and production costs for mailing statements, computer software costs based on the number of open accounts, and especially in the risk of fraud on accounts that have not been used regularly. In order to minimize the financial risks to the Credit Union and the costs of maintaining these accounts, a dormant account fee is assessed on these inactive accounts.

Avoid the fee! Be an active member. After all, you own it!

In the event that we charge your account in error, please bring it to our attention and we will gladly refund you the inactivity fee.



## Going somewhere?

## Take us with you!

We know that getting to a branch isn't always easy. That's why we've worked hard to make banking with your mobile device even better. Our app brings your branch right to you... no matter where you are.

To learn more, visit your local branch or call us at 888-630-6228.

Mobile  
Deposit

E-Bill  
Pay

Digital  
Banking

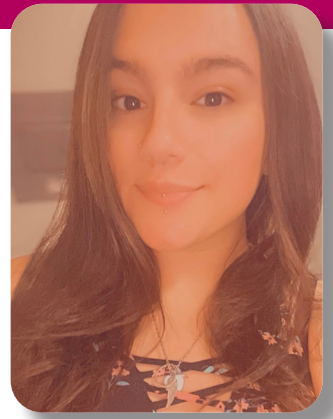
## Focus on... **Mary Airdo**

Mary became a part of our Plover Branch family in May 2024 as a part time MSR. She brings creativity, energy, and a love for adventure wherever she goes!

When she's off the clock, you'll find her making magical memories with her daughter and their wild and lovable cat, Cookie—think movie marathons and blanket fort masterpieces. Mary's passions include painting, casting a line out on the water, hitting the trails, and discovering new hidden gems in nature. She's a true fall enthusiast, drawn to the season's crisp air, fiery foliage, pumpkin patches, and corn maze fun.

And her favorite color? The vibrant and unstoppable lime green—just like her personality!

Catch Mary in action at our Plover branch and be sure to say hello!



*Start where you are.  
Use what you have.  
Do what you can!*

### **Pumpkin Pie Crumble**

#### **Ingredients: Filling:**

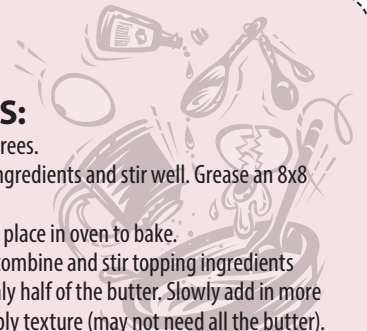
2 cups pumpkin puree (15oz can)  
½ cup brown sugar, packed  
2 eggs  
1 ½ tsp. cinnamon  
¼ tsp. ground cloves  
¼ tsp. ground ginger  
1 tsp. vanilla extract  
1 can evaporated milk (12oz)  
¼ tsp sea salt

#### **Topping:**

¾ cup flour  
¾ cup quick oats  
½ cup butter, melted  
½ cup brown sugar  
1-2 tsp. cinnamon  
1 tsp. vanilla extract  
½ cup chopped pecans (optional)

#### **INSTRUCTIONS:**

1. Preheat oven to 375 degrees.
2. Combine all pie filling ingredients and stir well. Grease an 8x8 pan.
3. Pour filling into pan and place in oven to bake.
4. While filling is baking, combine and stir topping ingredients together but start with only half of the butter. Slowly add in more until moist, but still crumbly texture (may not need all the butter).
5. After about 20 minutes, the filling should set a bit and be able to hold up the crumble topping. Evenly cover the filling with the topping.
6. Bake for another 25-35 minutes or until the topping is golden brown.
7. Let cool slightly before serving. Store in the refrigerator.



## **BEWARE OF QR CODE SCAMS!**

Cybercriminals are finding new ways to trick you out of your personal and financial information, and one of the latest methods is through **QR code scams**. QR codes (Quick Response codes) are those black-and-white squares often used to quickly open websites or payment apps with your smartphone. While they can be convenient, fraudsters may create fake codes to steal your data or install malicious software.

### **How do QR Code scams work?**

- Scammers place their own QR code stickers over legitimate ones in public places, such as restaurants, parking meters, or checkout counters.
- You scan the fake QR code and are brought to a fraudulent website that may look real, but is designed to steal your personal or banking information.
- Some QR codes can trigger your phone to download dangerous apps or viruses without your knowledge.

### **How can you protect yourself?**

- **Double-check before you scan:** Examine the QR code for signs of tampering or stickers placed on top of the original code.
- **Look at the link:** When you scan a QR code, your phone will show you the website link before you visit it. Make sure the URL is correct and looks legitimate.
- **Don't enter personal information:** Never enter your credit union login, account numbers, or passwords after scanning a QR code unless you're 100% sure of the source.
- **Keep your phone updated:** Install updates to your phone's operating system and apps to guard against the latest security threats.
- **Report suspicious codes:** Let us know if you spot any questionable QR codes at our branches or ATMs.

If you ever have questions or suspect fraud, please contact us directly at 888-630-6228. Stay safe and scam-aware!

## International Credit Union Day

Every year, on the third Thursday of October, credit unions around the world come together to celebrate **International Credit Union Day**. This special day is dedicated to recognizing the vital role that credit unions play in their local communities and across the globe.

We are proud to be part of a movement that puts *people before profit*, offering personalized services, fair rates, and financial education to help our members thrive. Credit unions like ours are member-owned and exist solely to serve our communities, helping you achieve your dreams and build a brighter financial future.

**Join us Thursday, October 16<sup>th</sup> for International Credit Union Day!**  
**Thank you for being our member!**

## MEMBERS' ADVANTAGE CREDIT UNION PRIVACY NOTICE

Members' Advantage Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by the law to give you this privacy notice annually to explain how we collect, use and safeguard your personal financial information.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates formation about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements we may disclose as permitted or required by law, information we collect as described below to companies that provide financial services and products. To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections. We do not permit these companies to sell to other third parties the information we provided to them.

### Information We Collect

We collect nonpublic personal information about you from the following sources:

From membership cards, applications for credit or other forms;  
From your transactions with us or other companies that work closely with us to provide you with financial products and services;

From consumer reporting agencies, about your creditworthiness and credit history;

From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources listed on the application;

### Information We Disclose

We do not disclose any nonpublic personal information about our present or former members to anyone, except as permitted or required by law.

### Our Confidentiality and Security Practices

We restrict access to nonpublic personal information about you to those sources that have a specific business purpose in utilizing your personal data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

NCUA Privacy Rule

This rule applies to all federally insured state-chartered and federal credit unions.

The NCUA (National Credit Union Association) Board adopted a new privacy rule November 13, 2000 as required by the enacted Gramm-Leach-Bliley Act (GLB Act). The rule requires credit unions to have a privacy policy and provide annually, certain disclosures and notices to individuals about whom credit unions collect nonpublic personal information.

Revision: 11/01

## New Enhanced Security Feature for Your Account

At Member's Advantage, your security is our top priority. We are committed to protecting your personal and financial information, especially when assisting you over the phone.

To further safeguard your account, we are introducing an **additional layer of security** when you call us. Starting soon, members will be asked to answer a personalized **security question** to verify their identity during phone interactions.

This new security question will be added to your account, and you will be prompted to provide your answer whenever you contact us by phone. This measure helps ensure that only authorized individuals can access or manage your account information.

We kindly ask that you take a few moments to set up your security question and answer with one of our representatives the next time you stop in at the credit union.

**Thank you for helping us keep your account safe and secure!**

*visit us on the web at*

[www.membersadvantagecu.com](http://www.membersadvantagecu.com)



**savings  
corner**

### Open Deposit

.15%

### Share Certificate

(\$1,000 minimum deposit)

6 month term 1.25%  
12 month term 2.75%  
18 month term 3.00%  
24 month term 3.05%  
30 month term 3.05%  
36 month term 3.10%  
48 month term 3.30%  
60 month term 3.40%

### IRA Share Certificates

**Traditional/Roth/Health Savings and Education SAs**

(\$1,000 minimum deposit)

12 month term 2.75%  
18 month term 3.00%  
24 month term 3.05%  
30 month term 3.05%  
36 month term 3.10%  
48 month term 3.30%  
60 month term 3.40%

**IRA Passbook** .75%

### Money Market Savings

(\$1,000 minimum deposit)

From 0.65% - 3.00 %

*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-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:

**Thanksgiving Day - Thursday, November 27**

**Christmas Eve - Wednesday, December 24**

*Drive-Up will be open 9:00am-1:00pm, Lobby is closed*

**Christmas Day - Thursday, December 25**