



**Members'
Advantage**

CREDIT UNION

THE Advantage
quarterly newsletter

Spring 2021

www.membersadvantagecu.com

WE DO MORE THAN JUST AUTO LOANS!

No matter how you want to travel, we can help you with financing.
Apply online or give one of our loan officers a call today to set up an appointment.



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

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—virtual 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 21, 2021**
Time: **3:00PM Meeting**
Location: **Virtual – Please call between April 12-21 for login information**

DocuSign®

DocuSign is now here! Our members are now able to conveniently e-sign a large number of documents from the safety 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!



Children's
Miracle Network
Hospitals®

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 **\$2,411!!**

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.

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 16th.

DIGITAL WALLETS

Enjoy a digital way to pay! With 60% of Americans currently using a digital payment service, we recognize the need for digital payments and are excited for you to enjoy the convenience of a digital way to pay!

Time is precious. Digital payments provide a quick and simple way to make secure purchases. Each wallet has its own unique security features and provides you with flexibility on how you choose to pay.

Enhance your shopping experience. To enroll, just find and follow the prompts on your smartphone, then take it for a spin! Your world is digital, and now the way you pay is as well. We support Samsung Pay, Apple Pay, and Google Pay.

If you have any questions, stop in or contact us at 715-421-1610 ext. 7002.

ENJOY!

Focus on... Erica Frost

Erica joined the staff of Members' Advantage Credit Union in June of 2018 as a part-time Member Service Representative. In addition to helping members on the MSR line Erica also opens accounts and answers phone calls.

Erica attended UWSP and graduated in 2020 with majors in accounting and business administration. She also currently works for an accounting firm in Stevens Point preparing taxes and doing other accounting duties.

Erica grew up in the Wisconsin Rapids area with three older brothers. When she is not helping members at the credit union she enjoys hiking, exploring new states, taking her dog for walks, babysitting, playing with her nephew and spending time with friends and family.



Easy Cherry Cheesecake

Crust:

2 packs crushed graham crackers

2 sticks of butter (melted)

In a 9"x13" pan, mix crushed graham crackers with melted butter. Spread evenly. Bake in oven at 350 degrees for 10 minutes. Let cool.

Cream Cheese Topping:

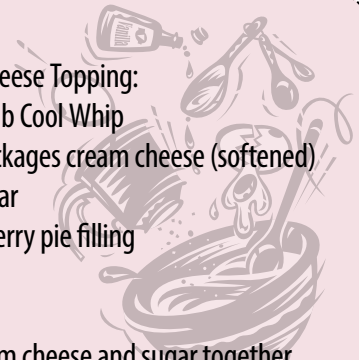
1 small tub Cool Whip

2 8 oz packages cream cheese (softened)

1 cup sugar

2 cans cherry pie filling

Beat cream cheese and sugar together than add Cool Whip. Spread mixture on cooled crust. Top with pie filling. Refrigerate cheesecake until firm.



Keep Your Personal Information Safe!

The security and safety of your information is extremely important to Members' Advantage Credit Union. Remember that MACU will never contact you asking for sensitive information like your online banking password, a one-time passcode, or your payment card number. We'll only ask for this kind of information to verify your identity after you contact us.

Here are some helpful tips for keeping yourself safe

- **Don't fall for e-mail or text scams.** Scammers may try to trick you, sending messages that look like they come from us and requesting your account number, username, or password.
- **Watch for red flags in messages.** Things like misspellings or grammatical errors in e-mails and text messages could be a clue that a message is from a fraudster. Scammers often use vague, confusing, or inaccurate messages – to try to take advantage of victims.
- **Stay in the know about your account.** Check your statements and online banking regularly to spot unusual activity. Or, set up real-time alerts with Brella to get a text message or e-mail for transactions within seconds.
- **Report suspected fraud and scams.** Don't give out your information if you think something is a scam. Instead, document the situation and reach out to MACU to report it. You can call 888-630-6228 or e-mail macu@membersadvantagecu.com.



NCUA

"Your life does not get better by chance, it gets better by change." – Jim Rohn

Debt Protection with Life Plus

visit us on the web at
www.membersadvantagecu.com

Does your family have a safety net if the unexpected hits? Help protect your family against the unexpected.

Life can be wonderful. But it can also get complicated when unexpected things happen. Protecting your loan balance or loan payments against death, disability or involuntary unemployment could help protect your finances.

Life Plus adds protection for financially-stressful life events such as accidental dismemberment, terminal illness, hospitalization, family medical leave, and the loss of life of a non-protected dependent.

This protection could cancel your loan balance or loan payments up to the contract maximums. Protect your loan payments today so you can worry less about tomorrow.

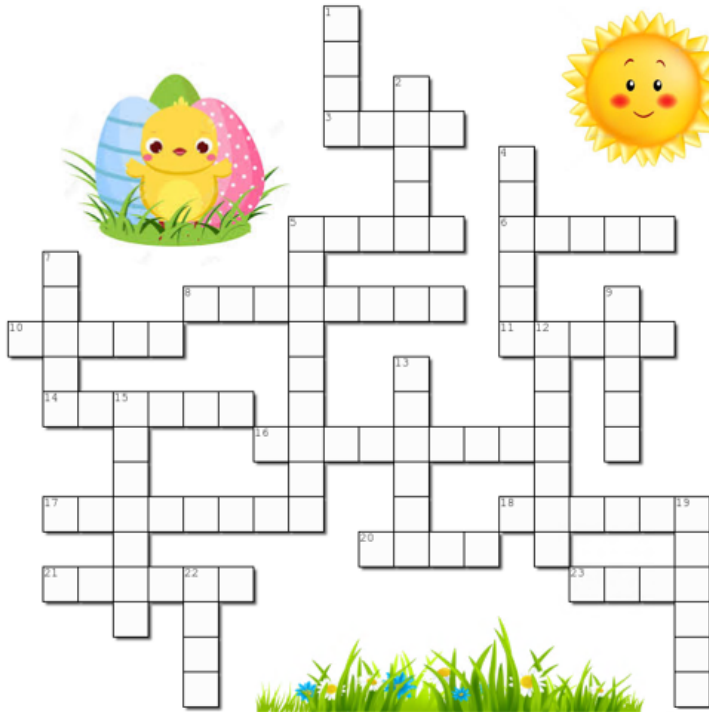
It's simple to apply for Debt Protection with Life Plus. It's voluntary and won't affect your loan approval.

Call a loan officer today at 715-421-7739 and ask about protecting your loan payments.

Disclosure

Your purchase of Debt Protection with Life Plus is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan officer or refer to the Member Agreement for a full explanation of the terms of Debt Protection with Life Plus. You may cancel the protection at any time. If you cancel protection within 30-days, you will receive a full refund of any fee paid.

Spring Crossword



Across

3. Wiggly creature that lives in the ground
5. Another name for a rabbit
6. A baby chicken
8. It keeps the rain off you
10. Come out of an egg
11. It might hide the sun
14. It comes after winter
16. An adult caterpillar
17. It warms and brightens everything
18. Small pool of rain
20. It is green and on a plant
21. Short rainfalls
23. They make honey

Down

1. Warm up from a freeze
2. The color of spring grass
4. Meal in the park
5. Home for a bird
7. What the lawn is made of
9. Flower from Holland
12. Red insect with black spots
13. Just a little wind
15. Colorful arc in the sky
19. A spring holiday
22. What chicks hatch from



savings corner

Open Deposit
.20% 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.

We are CLOSED on Memorial Day