

Fall 2013

www.membersadvantagecu.com

Exciting Debit Card Changes coming soon!

We are converting our debit card program to the **SHAZAM** Network. What's this mean to you? It means you'll have access to your money in real-time. With real-time processing, your account balance and all transactions will be updated automatically whenever you make a purchase, withdraw cash from an ATM, or make a deposit using your Members' Advantage Credit Union debit card. You'll appreciate having your account information available immediately. Real-time processing will also help protect your account against potential fraud. You'll see all your account transactions as they occur, so you can spot any suspicious activity and report it to us right away!

In addition to real-time processing, your new debit card will also be protected from fraud by our participation in a fraud management program that monitors activity on your card and reports suspicious activity. If fraud is suspected, a **SHAZAM** Fraud Specialist investigates. If the transaction is found to be fraudulent, the card is blocked, and further fraud is stopped!

Real-time processing and fraud monitoring are just two of the benefits you'll receive with your new Members' Advantage Credit Union debit card. In the coming weeks we'll be sending you more information on how you can customize your debit card to reflect your personality! You're going to love it!

Our live date has been scheduled for November 6, 2013. A few weeks before that date, you'll receive your new debit card and personal identification number (PIN) in the mail. You will need to activate your new debit card once you receive it. For security reasons, destroy your old card by cutting it up and throwing it away after November 6, 2013.

Instructions on how to activate your new debit card will be sent to you closer to the conversion date. If you have any questions about your new debit card, please feel free to contact us at 715-421-1610.

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

INACTIVE & DORMANT ACCOUNTS

The Credit Union has a number of accounts which have been inactive for a substantial length 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.

The dormant and inactive account fee is assessed on the accounts of those members who are 18 years of age or older, have less than a minimum balance of \$100, AND have had no activity on the entire account/base number (savings, loan, CD, share draft/checking, or credit card) for 365 days or more. ALL these conditions must be met for an account to be deemed inactive and have the fee assessed. The monthly dormancy fee is currently \$5.00, and is assessed at month end.

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.

**RATES
of
SUNSHINE**

Home loan rates remain a very bright spot in a cloudy economy. Don't just assume you're not eligible for this unique opportunity.

Talk to a credit union loan officer today about refinancing to reduce your loan rate, perhaps reduce your loan term, and improve your cash flow with lower monthly payments.

We look for ways to say YES to your loan request.

EQUAL OPPORTUNITY LENDER

Get Your FREE Credit Report

As a member of Members' Advantage Credit Union, you should know that we rely on credit history data collected from TransUnion in our decision making process when granting loans and credit. We use credit reports to provide us with credit information. The information in your credit report may affect how much credit we extend and the payment terms so it is important to periodically verify your credit history is accurate.

There are three main credit bureaus in the U.S. - Experian, Equifax, and TransUnion. The credit bureaus collect information provided by all of your creditors. We encourage all of our members to review their credit report on an annual basis and report any discrepancies immediately.

Under the FACT Act, every consumer is entitled to one free credit report per year. A single online source makes it easy for consumers to request their credit report. To order, go to www.annualcreditreport.com or call 877-322-8228. This is the ONLY authorized online source for a free credit report from the three credit reporting bureaus. Monitoring and reviewing your credit report can help protect you from identity theft and ensure your report is accurate. An inaccurate report could have a negative influence on a creditor's decision to grant you credit.

There are four sections to a credit report:

Personal Information

This section includes your name, current and previous addresses, Social Security number, telephone number, date of birth, and current and previous employers.

Credit History

This section includes a listing of all the credit accounts you have had in the last 10 years. It also shows how you have managed financial obligations, such as retail credit cards, loans, mortgages, and Financial Institution/bank credit cards. Each entry in this section includes:

Account number

Creditor's name

Amount borrowed

Amount owed

Credit limit

Dates when the account was opened, updated, or closed

Timeliness of payments

Late payments (noted as a negative activity)

Public Records

Any liens, bankruptcies, and/or court judgments, including child support judgments, will be listed in this section.

Inquiries

Any party that has requested a copy of your credit report will be listed under "inquiries." If you notice an inquiry for credit that you did not apply for, check to be sure credit wasn't issued. If it was, contact the credit issuer right away. This could be a sign of identity theft. Other inquiries may be for promotional purposes or account management issues. These inquiries are not counted as official inquiries and do not go against your credit score. If any information is unfamiliar or inaccurate, file a dispute right away with the credit bureaus. They are required to investigate and respond to you in a timely manner.

Focus on... Student Intern – Sam Milkey

Sam Milkey began his part-time employment with Members' Advantage Credit Union in November of 2012. He came to us through the Youth Apprenticeship program at Lincoln High School in Wisconsin Rapids. Our Lending department is pleased to have Sam's assistance doing a variety of back-office tasks.

Sam's family includes mom, dad, an older brother, and the family dog. Currently a senior at LHS, Sam plays drums in the band there. In addition to that activity and his work here, he enjoys just hanging out with friends. His future plans include pursuing a major in Computer Science and a minor in Finance at UW-River Falls.

When asked what he enjoys most about the time he spends at MACU, Sam said he likes to learn about all the behind-the-scenes activity that happens in a financial institution. Since he doesn't have direct contact with members, Sam just has to make the most of the time he gets to spend with the rest of the staff here!



Get Fiscally Fit

Get fiscally fit this year with a Platinum credit card. Our low rates, automatic travel accident insurance, fraud protection, and other great benefits will help you build your credit muscle.

Shop and Compare	Our MasterCard®/Visa® Platinum Card	Other Cards
Balance Transfers	Free	Up to 5% of transfer amount
Late Fee	Up to \$25	Up to \$39
Over Limit Fee	None	Up to \$39
APR	11.99%	Up to 21% or more
Your Special Benefits	No Annual fee	

Apply Today!

Apply for your MasterCard®/Visa® Platinum card today.

Call (715) 421-1610 or (715) 344-7440 or visit www.membersadvantagecu.com.

Build your Purchasing Power

Receive a 1% cash back reward on all your purchases!

Save now as you get in shape!

Kombucha Tea

1 cup sugar
4-6 bags tea - for loose leaf, 1 bag of tea = 1 tsp
Kombucha Starter Culture-Scoby
1 cup starter liquid
purified/bottled water

tea kettle
brewing vessel
cloth cover
rubber band



Steps

Boil 4 cups of water.
Add hot water & tea bags to pot or brewing vessel.
Steep 5-7 minutes, then remove tea bags.
Add sugar and stir to dissolve.
Fill vessel most of the way with purified water, leaving just 1-2 inches from the top for breathing room with purified cold water.
Add SCOBY and starter liquid.
Cover with cloth cover and secure with the rubber band.
Set in a warm location out of direct sunlight (unless vessel is opaque).

Do not disturb for 7 days.
After 7 days, or when you are ready to taste your Kombucha Tea, gently insert a straw beneath the SCOBY and take a sip. If too tart, then reduce your brewing cycle next time. If too sweet, allow to brew for a few more days. Continue to taste every day or so until you reach your optimum flavor preference.
Decant & flavor (optional).
Drink as desired!

Free Up Cash— Refinance Your Auto Loan

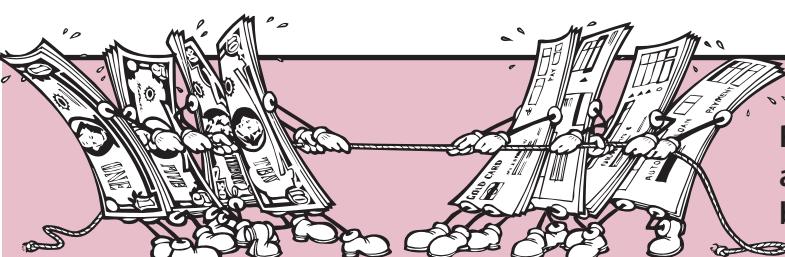
If you're strapped with a hefty car payment, it might be time to refinance your auto loan with us.

- Lower your monthly payments and free up some cash.
- Pay less interest for your car over the course of your loan.
- Get the convenience of having your auto loan at the credit union.



We can help. Even if the interest rate on your auto loan only goes down a percentage point or two, the money you save really adds up.

Stop in or call today to find out how refinancing at the credit union can benefit you.



People are living longer than ever before, a phenomenon undoubtedly made necessary by the 30-year mortgage. ~Doug Larson



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

savings corner

Open Deposit

.20% APY*

Share Certificate

(\$1,000 minimum)

6 month term	.40% APY*
12 month term	.55% APY*
18 month term	.60% APY*
24 month term	.75% APY*
30 month term	.85% APY*
36 month term	1.06% APY*
48 month term	1.16% APY*
60 month term	1.31% APY*

IRA Certificate

(\$1,000 minimum)

12 month term	.55% APY*
18 month term	.60% APY*
24 month term	.75% APY*
30 month term	.85% APY*
36 month term	1.06% APY*
48 month term	1.16% APY*
60 month term	1.31% APY*

IRA Passbook

.40% APY*

Money Market Shares

From 0.10% - .40% 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

WE WILL BE CLOSED

November 28, 2013

December 24 & 25, 2013

January 1, 2014