

## WEBSITE UPGRADE COMING SOON!



**Responsive Web design to fit your mobile device**



**Easier to find information**



**Easier to find rates and services**



**Easier to apply for loans online**



**Enhanced home loan information and application access**



**Plus much more!**

### **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

# Identity Theft Occurs Through Various Methods

AT HOME AND WORK:	WHILE YOU ARE OUT:
Through information stolen by family, friends, or co-worker.	A lost or stolen wallet or purse
By "dumpster diving" looking for unshredded paperwork that contains personal or financial information	Through "shoulder surfing," in which someone obtains personal information by looking over your shoulder
Stealing your mail from your mailbox, or diversion of your mail by a fraudster who changes the address to obtain your account statements	By card skimming, when someone illegally records an imprint of your credit or debit card information for later use
THROUGH A BUSINESS YOU USE:	BY TRICKERY OR PRETENSE:
Through a security data breach at a business or organization that holds your personal information, such as a hospital, school, department store, or financial company	Phishing or vishing, in which someone pretends to be a bank or trusted company and tricks you into providing confidential personal information via emails, calls, or SMS (short messaging service)/text messages
By hacking computers and mobile devices using Trojan horses, keylogger software, viruses, or malware/spyware	Using social networking sites to find personal information and contact unsuspecting individuals

Source: ©Javelin Strategy & Research, a division of Greenwich Associates. 2013 Identity Fraud Report

## Paying for College the Smart Way

As more Americans pursue their dream of higher education, many students are looking for ways to fund the gap between financial aid and college expenses. That's why Members' Advantage Credit Union has partnered with Salle Mae® to offer you the Smart Option Student Loan®, so that students and families can choose from three repayment options designed to help you pay off your loan faster and save money compared to conventional private loan. With competitive interest rates, flexible repayment options, and a choice of variable or fixed interest rates, the Smart Option Student Loan is a responsible choice.

### Features and benefits of the Smart Option Student Loan include:

- We offer a choice of competitive fixed and variable interest rates providing even more choices and flexibility
- No origination fees and no prepayment penalty
- Multiple in-school repayment options available
- Borrower benefits available—like rewards and interest rate reductions

- Rates that reward creditworthy borrowers
- Applying with a creditworthy cosigner may help you qualify and/or receive a lower rate
- 24/7 online account management

Investing in higher education continues to be one of the best decisions you can make—and we want to help make it happen. **Together, we can do this.** Find resources for navigating the college application process, learn more from the Smart Option Student Loan, and apply online at [salliemae.com/smartoption/aaasp](http://salliemae.com/smartoption/aaasp). Members' Advantage Credit Union is not the creditor for these loans and is compensated for the referral of Smart Option Student Loan customers. This information is for borrowers attending degree-granting institutions only. Credit criteria and eligibility requirements apply.

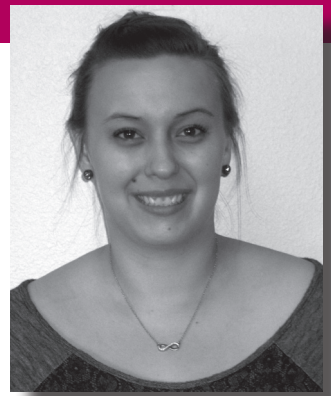


## Focus on... Autumn Storzbach

Autumn Storzbach is a part-time Member Service Representative at the Plover Branch of Members' Advantage Credit Union. A graduate of Tri-County Area High School in Plainfield, WI, Autumn has been with MACU since December of 2013. Prior to joining our team, Autumn was the Assistant Manager at a convenience store in Plainfield. When she and her family moved to the Almond area, she found her new niche with us.

A three month old son is what keeps Autumn busy outside of the Credit Union. She enjoys her role as "Suzy Homemaker" and loves to cook and craft. When she does have "free" time she also likes to read.

When asked about her favorite part of working at MACU, the first thing she mentioned was the variety of people she meets. Being a people-person herself, she likes talking with members, getting to know them and listening to their stories. If you're near the Plover office, stop in and say 'hi' to Autumn...she'd like to meet you, too!



### Chocolate Zucchini Bread

#### Ingredients

3 cups All-purpose flour  
¼ cup unsweetened cocoa powder  
1 tablespoon cinnamon  
1 teaspoon baking soda  
½ teaspoon baking powder  
1 teaspoon salt  
2 cups white sugar  
3 eggs  
1 cup vegetable oil  
2 teaspoons vanilla extract  
2 cups shredded zucchini  
1 cup semi-sweet chocolate chips

#### Directions:

Preheat oven to 350 degrees F (175 degrees C). Lightly grease two 9x5 inch loaf pans.

In large bowl, combine flour, cocoa, cinnamon, baking soda, baking powder and salt, mix well. In separate bowl, combine sugar and eggs, beat until well blended. Add oil and vanilla; beat until combined. Stir in zucchini. Add flour mixture; stir just until moistened. Stir in nuts and chocolate chips. Spoon evenly into loaf pans.

Bake in preheated oven for 55 to 60 minutes, or until toothpick inserted in center comes out clean. Cool in pans for 10 minutes. Remove bread from pans; cool completely on wire rack.

## INACTIVE AND 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.



EQUAL HOUSING OPPORTUNITY

NCUA

*There are plenty of ways to get ahead. The first is so basic I'm almost embarrassed to say it: spend less than you earn.*

*~Paul Clitheroe*

## 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**

**CLOSED**

- Thursday, November 27, 2014
- Drive-up **ONLY** open on December 24, 2014 - 7am-Noon
- Thursday, December 25, 2014
- Thursday, January 1, 2015