Members' Advantage CREDIT UNION

THE Advantage quarterly newsletter

Fall 2026

www.membersadvantagecu.com

FALL for our great rates!

Whether you're looking to grow your savings with our **competitive money market and HSA rates**, or ready for something new with an **affordable loan rate**, we've got you covered this autumn. Experience more value and friendly service - right here at your credit union!

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

Meet Our New Mortgage Originator!

Are you looking to finance a home? **Susan Manock-Besaw**, our new mortgage originator in our Plover branch, would be happy to help you! Susan joined Members' Advantage in July of 2026. Susan has a background in mortgage lending, having prior experience in the banking industry.

Meet with Susan today to discuss your home loan needs!

NMLS#: 440575
Plover Branch
Phone: 715-421-7732
SusanM@membersadvantagecu.com

Coats for Kids: Warm Hearts, Warm Coats!

Help us keep local children warm this winter! Our annual **Coats for Kids** program is underway from **Wednesday, September 9th through Friday, November 13th**. We're collecting new and gently used **winter coats, hats, gloves, scarves, and boots** for kids in our community who need them most.

- Drop off donations at our Wisconsin Rapids branch
- All sizes are welcome

Let's work together to make sure every child stays warm this winter!

Thank you for helping us spread warmth and kindness!

Please join us in congratulating **Amanda Smith** on graduating from Credit Union Management School and earning the Certified Credit Union Executive designation! Over the past three years, Amanda has embraced every challenge and expanded her knowledge to better serve our members and community.

Congratulations to Amanda on this well-deserved accomplishment!

We are proud to have you on the Members' Advantage Credit Union team!

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.

Back to School: Keep Our Kids Safe!

As summer winds down and a new school year begins, our neighborhoods come alive with students heading back to class. Members' Advantage wants to remind everyone to be extra cautious on the roads, especially during morning and afternoon pick-up times! Let's work together to make this school year a safe and happy one for our community's children. Thank you for helping keep our roads and our kids safe!

FALL WORD SEARCH

FIND AND CIRCLE EACH WORD!

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

Orange	Bat	Pumpkin	Patch
Fall	October	Treat	Costume
Halloween	Owl	Candy	Trick

We Value Your Feedback!

Have a minute? We'd love to hear from you!
Your experience matters and helps us serve you better. Simply scan our QR code to leave us a review. Whether you want to share a positive experience or suggest how we can improve, your input is always welcome!

Thank you for helping us grow and serve you better!

Fall Home Safety Checklist

As the leaves change and temperatures cool, fall is the perfect time to ensure your home is safe and ready for the months ahead. Use this helpful checklist to keep your family secure, your property maintained, and your energy bills in check!

1. **Inspect Heating Systems**
   - Schedule a professional inspection for your furnace or heating system.
   - Change or clean air filters to improve efficiency and indoor air quality.
2. **Outdoor Maintenance**
   - Clear gutters and downspouts to prevent water damage.
   - Inspect the roof for damaged shingles or leaks.
   - Trim trees and remove dead branches to protect your home from storms.
   - Shut off and drain outdoor faucets to avoid freezing pipes.
3. **Emergency Preparedness**
   - Check smoke and carbon monoxide detectors and replace batteries if needed.
   - Ensure fire extinguishers are in working order.
   - Create a fire escape plan and review it with your family.
4. **Energy Efficiency**
   - Seal windows and doors to prevent drafts and save on energy costs.
   - Reverse ceiling fans to push warm air down into rooms.
   - Check weatherstripping and replace if worn.

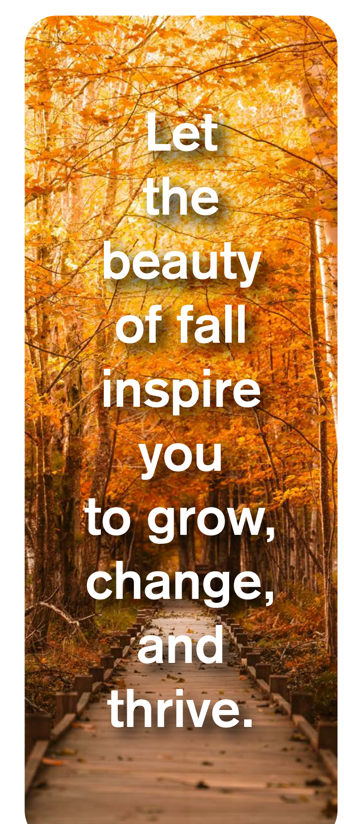
Taking these simple steps will ensure a safe and comfortable fall for you and your loved ones!

Financial Wellness: Preparing for Year-End

As the end of the year approaches, it's an ideal time to review your finances and set yourself up for success in the coming year. Here are some practical steps you can take to get your finances in top shape before December 31st:

Year-End Financial Checklist

Review Your Budget: Compare your spending to your budget for the year. Are there categories where you've overspent or underspent? Adjust as needed to finish the year strong.



Check Your Credit Report: Request a free credit report at annualcreditreport.com and review for any inaccuracies or signs of fraud.

Check Auto-Payments and Recurring Subscriptions: Review monthly subscriptions to ensure you're only paying for services you use.

Set Savings Goals for Next Year: Reflect on your financial accomplishments and set new goals for the coming year, whether it's saving for a vacation, a new home, or building an emergency fund.

Revaluate Home and Auto Insurance Plans: Rates can vary significantly from one company to another. Gathering quotes from multiple insurers can help you compare coverage options and potential savings.

Wishing you a prosperous and financially healthy new year!

International Credit UNION DAY

visit us on the web at www.membersadvantagecu.com

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 15th for International Credit Union Day!

Thank you for being our member!

Seasonal Scams to Watch For This Fall

As the leaves change and the holidays approach, scammers are ramping up their efforts to take advantage of unsuspecting individuals. We want to help you recognize and avoid common scams that become more prevalent this time of year.

Common Fall and Holiday Scams

Gift Card Scams: Fraudsters may contact you via phone, email, or social media, claiming you owe money or have won a prize, and ask you to purchase gift cards as payment. They may even pose as relatives or familiar organizations.

Fake Charity Requests: Many legitimate charities seek donations during the holiday season. However, scammers also pose as charitable organizations to steal your money. Always validate the legitimacy of any charity before donating.

Phishing Emails and Texts: Watch out for emails or text messages pretending to be from your bank, credit union, or popular retailers. These messages often contain urgent requests to verify your account or click on suspicious links that can compromise your personal information.

Online Shopping Scams: Holiday sales are enticing but beware of too-good-to-be-true deals, especially from unfamiliar websites or social media ads. Fraudsters set up fake online stores to steal payment information.

Package Delivery Fraud: With increased online shopping, scammers may send fake delivery notifications or pose as delivery companies requesting your personal or financial details.

How to Protect Yourself

- Never send money or gift cards to unknown individuals or unverified charities.
- Avoid clicking on links or downloading attachments from unsolicited messages.
- Confirm the legitimacy of online stores before making purchases—look for secure (https://) websites and read reviews.
- Monitor your bank and credit union accounts regularly for unauthorized transactions.
- If you receive messages about packages you didn't order, contact the delivery company directly using their official website or phone number.

If You Suspect Fraud

If you think you may have been targeted by a scam or notice suspicious activity in your account, contact us immediately. We are here to help and can guide you on the next steps to secure your information.

Open Deposit
.15%

Share Certificate
($1,000 minimum deposit)
6 month term 1.25%
12 month term 2.50%
18 month term 2.75%
24 month term 2.80%
30 month term 2.85%
36 month term 3.05%
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 2.50%
18 month term 2.75%
24 month term 2.80%
30 month term 2.85%
36 month term 3.05%
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 26th

Christmas Eve - Thursday, December 24th
Drive-up will be open 7:00am-12:00pm - Lobby Closed

Christmas Day - Friday, December 25th