



Common FRAUD and SCAMS

What to Look for

Fraudsters continually find new ways to trick innocent people out of money or personal identifiable information. Whether it's an imposter scam – impersonating a credit union employee, a grandchild, debt collector, – or stealing someone's identity, these fraudsters know how to pull it off.

Fraudsters will use several different social engineering techniques to acquire sensitive information such as usernames, passwords, and account or payment card details –all while trying to trick you into believing they are legit:

- Phishing (through email)
- Vishing (through phone calls)
- SMiShing (through SMS/text messages)
- Malware (malicious software)

Fraudsters will also spoof the credit union's contact info (phone number; email, etc.) to appear to be from the actual credit union.

Regardless of the fraud type or intention, fraudsters' first objective is to convince others that they are a real member. They often:

- Build victim profiles
- Change members' contact information
- Request wire transfers and withdraw funds
- Request canceled checks
- Order share drafts
- Request password resets
- Request credit/debit cards
- Set-up audio response or online banking
- Compromise login credentials including one-time-passcodes

Common warning signs

- Don't always trust the display name -criminals will spoof the email name to appear to be a legitimate sender
- Check for misspelled words, bad grammar, and/or typos within the content
- Be cautious of clicking links and opening attachments. Don't click unless you're confident of the sender or expect the attachment
- Asking you to share a one-time passcode sent to your device (when they called you)
- Check the salutation -many legitimate businesses will use a personal salutation
- Do not provide personal information when asked
- Be suspicious of urgent or immediate response needed or unauthorized login attempt of your account
- Don't believe everything you see. Brand logos, names and addresses may appear legitimate
- The recipient group seems random or unusual (e.g., all last names begin with the same letter)
- The email appears to be a reply to a message that you didn't actually send
- Monitor the sender's email address for suspicious URLs & domains –fraudsters often using similar letters and numbers
- If something seems suspicious; contact that source with a new email or phone call, rather than just hitting reply
- Always, be wary of tempting offers

Recognizing scams can be difficult, but you can minimize the potential impact by knowing what to look for, taking the right action steps, and remaining vigilant.

Source: TruStage

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

National Credit Union Administration • U.S. Government Agency



Meet Our New Mortgage Originator!

Are you looking to finance a home? **Amber Grubba**, our new mortgage originator in the Wisconsin Rapids branch, would be happy to help you! Amber joined Members' Advantage in March of 2021 as a Mortgage Loan Processor. With years of experience in the mortgage area under her belt, she was promoted to Mortgage Loan Originator in August of 2024. Meet with Amber today to discuss your mortgage loan needs!

NMLS#: 2629934

Wisconsin Rapids Branch

Phone: 715-421-7707

amberg@membersadvantagecu.com

Have You Heard About Our Student Loans?

If you have a student heading to college later this year, you may be wondering how to cover remaining costs after savings, earnings, scholarships, federal student loans and other aid are exhausted.

You already trust us with many of your money matters, you can also rely on us to provide you with lower-rate private student loans that work for your family! We have partnered with ISL Education Lending to provide undergraduate and graduate loans with fixed or variable rates and multiple in-school payment options.

ISL Education Lending is a nonprofit with more than 40 years of experience providing student funding solutions. They know student loans and are able to provide you with rates that are comparable to, or better than, the rates many national lenders offer.

You can also pre-qualify in a matter of moments to see your rate before you apply. Pre-qualifying does not impact your credit score.

If you or your family need additional funds to pay for college, visit our website to learn more about our student loan options.

Loans are subject to credit approval.



INACTIVE AND DORMANT ACCOUNTS

Dormant accounts

If you ask us, we will tell you we have accounts that have been inactive for two years. According to the American Bankers' Association, the average dormant account is \$100. If you have a dormant account, it

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.

Focus on... Jesse Karbowski

Jesse started working at Members' Advantage in January of 2024 as a Part-Time Member Service Representative in our Plover branch. He later moved to the Wisconsin Rapids branch as a Full-Time MSR. Jesse was then promoted to Loan Clerk in July of 2024.

In his free time, Jesse likes to hang out with his two nephews and go shopping. His favorite color is purple. Jesse's favorite season is fall because of the cooler weather and because pumpkin themed items are out again (like the pumpkin spiced latte)! Jesse likes to brighten his coworkers' days and keep them laughing with his great sense of humor.

We're excited to have Jesse as a part of our loan team!



Chicken Parm

Ingredients:

- 4 Boneless Skinless Chicken Breasts, lightly pounded
- 8 oz Mozzarella Cheese, shredded
- 12 oz Spaghetti Sauce
- 2 Teaspoons Parsley, finely chopped
- 1 Cup Flour, seasoned with salt and pepper
- 2 Cups Bread Crumbs
- 2 Large Eggs
- 2 oz Water or Milk (mixed with egg to make egg wash)
- Vegetable Oil, for frying chicken cutlets

Instructions

Coat chicken breasts with the seasoned flour. Then place in egg wash and finally in the bread crumbs. Coat them completely.

Heat a large sauté pan on high heat and add about a half inch of vegetable oil. Carefully place the breaded chicken into the oil using tongs. Let them sauté until they get a nice golden brown color. Turn them over and sauté the other side until golden brown.

Drain the fried chicken breasts.

Place fried chicken breasts in a baking dish. Top each with about 1/3 cup of spaghetti sauce, covering the breast. Add two ounces of shredded mozzarella cheese on top of each. Sprinkle parsley on top of the mozzarella cheese.

Bake at 350 degrees for 20 minutes or until the cheese is melted. Remove from oven and serve with pasta.

Don't have a checking account with Members' Advantage yet?

Stop in today to see if you qualify for a checking account with us!

Our FREE checking accounts include:

- Free Debit Card
- One free box of checks per year
- Our own fee free ATMs

And more!

With the colder months approaching, also consider our other free services which include:

- Our New Digital Banking App
- Remote Check Deposit
- Bill Pay

And don't forget about our deposit options! We provide:

- Individual Retirement Accounts (IRAs)
- Health Savings Accounts (HSAs) with the option of our HSA Debit Card
- Money Market Accounts

See you soon!



*"You can't control the wind,
but you can adjust your sails"*



INTERNATIONAL CREDIT UNION DAY

Join us Thursday, October 17th
for International Credit Union Day!

What is a credit union?

A credit union is a non-profit institution owned by its members.

What are the benefits of a credit union?

- Credit unions are member focused. Membership is based on your geographic location, employer, family or membership in a group.
- Credit unions are member owned and controlled by the members. The credit union's board of directors are elected by the members.
- Credit unions have competitive loan and savings rates and lower/fewer fees.
- Credit unions are insured by the NCUA (National Credit Union Administration).

THANK YOU FOR CHOOSING TO BE A MEMBER OF MEMBERS' ADVANTAGE CREDIT UNION!



Explore the Community!

Area Things to Do

- Wisconsin Rapids Farmers Market—to October 12, 2024 – Thursdays and Saturdays
- Stevens Point Farmers Market—Year-Round—Saturdays
- Putt-N-Play—Thursdays through Sundays—Indoor Mini Golf – Stevens Point
- Edge VR Arcade— Wednesdays through Sundays—Arcade—Wisconsin Rapids
- Skate City— Fridays and Saturdays—Roller Skating—Wisconsin Rapids
- WOW Arcade— Tuesdays through Sundays—Arcade—Wausau
- Evolution Throwing Co.— Tu, Weds, Fri, Sat, Sun—Axe Throwing—Wisconsin Rapids
- Axe Garage— Fridays and Saturdays— Axe Throwing—Wisconsin Rapids
- Section 715 Throwing Co.— Wednesdays through Mondays— Axe Throwing —Plover
- Tactical Escape 101—Daily— Escape Rooms—Stevens Point
- Food + Farm Exploration Center —Tuesdays through Sundays—Kid's Activities—Plover
- Central Wisconsin Children's Museum—Mon, Weds through Sat—Stevens Point
- Greater Wausau Children's Museum—Tuesdays through Sundays—Rothschild
- Nekoosa Giant Pumpkin Festival—October 5-6, 2024
- Arnold's Fall Harvest Weekend – October 5-6, 2024 – 343 CR-PP, Rudolph
- Feltz's Dairy Store— Daily—Kid's Activities, Corn Maze, Tours—Stevens Point
- Eve of Destruction—October 12, 2024—Marshfield Motor Speedway
- Colorama—October 19, 2024—1001 County Rd O, Nekoosa
- Fall Festival & Pumpkin Patch—October 12-31, 2024—1500 24th St S, Wisconsin Rapids
- Holiday Parade—December 1, 2024—Downtown Stevens Point
- Rudolph Country Christmas—December 14, 2024 — Downtown Rudolph

For additional area events, details and happenings, check out these websites:

<https://www.visitwisrapids.com/> - Wisconsin Rapids Event Calendar

<https://www.stevenspointarea.com/> - Stevens Point Event Calendar

<https://www.comeovertoplover.com/> - Plover Event Calendar

<https://www.visitromewi.com/calendar> - Rome Event Calendar

<https://www.visitadamscountywi.com/> - Adams County Event Calendar

<https://www.visitwausau.com/> - Wausau Event Calendar



visit us on the web at
www.membersadvantagecu.com



savings corner

Open Deposit

.15%

Share Certificate

(\$1,000 minimum deposit)

3 month SPECIAL 2.75%

6 month term 1.25%

7 month SPECIAL 4.00%

12 month term 3.25%

18 month term 3.25%

24 month term 3.00%

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)

7 month SPECIAL 4.00%

12 month term 3.25%

18 month term 3.25%

24 month term 3.00%

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% - 3.50 %

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:

Thursday, November 28 - Thanksgiving Day
LOBBY CLOSED Tuesday, December 24 - Christmas Eve
Drive-Up open 9:00 am- 1:00 pm

Wednesday, December 25 - Christmas Day