

• United States inflation rate, by month 2022 | Statista

In July 2022, prices had increased by 8.5 percent compared to July 2021 according to the 12-month percentage of change in the consumer price index, respectively the monthly inflation rate for goods and services in the United States. The data represents U.S. city averages. This means that the purchasing power of the U.S. dollar has weakened in recent years. The purchasing power is the extent to which a person has available funds to make purchases.

While inflation has been skyrocketing, Members' Advantage continues to offer free services to our members including:

- Free Checking Accounts
 - Fee free ATM
 - Free Debit Card
- One Free Box of Checks per Year
 - Mobile Deposit
 - Internet Banking
 - E-Bill Pay
 - E-Statements
 - Direct Deposit
- Automatic Transfers
- Payroll Deductions

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

New Student Loan Options

Our partnership with ISL Education Lending provides you with new options for refinancing existing student loan debt and opportunities for lower-rate private education loans.

Refinance Existing High-Rate Loans

If you've previously taken out a loan through Sallie Mae or another for-profit lender with a high interest rate, you can refinance now.

Before Leaving College

Parents and students who have already taken out loans to pay college expenses do not need to wait until after graduation to take advantage of lower refinance rates. The lower-rate, no-fee Reset Refinance Loan for In-School Borrowers is available for you today.

- ▶ No payments required until the student leaves school.
- ▶ Save on interest now.
- ▶ Parents can combine their own loans or loans for multiple children and still defer repayment, even if some of the loans are in repayment now.

After Leaving College

The no-fee Reset Refinance Loan can help you make headway on your existing education loans.

- ▶ Multiple repayment choices to maximize your financial goals.
- ▶ Pay off multiple existing loans with one new loan to fit your budget and simplify repayment.

Find New Lower-Rate In-School Loans

If you or a student in your life is in college, check out the options for lower-cost loans for students or families.

- ▶ Cover the gap between the cost of attendance and other financial aid, savings and earnings.
- ▶ Choose from fixed or variable rates with the Partnership Advance Education Loan for students or fixed rates for the College Family Loan for those who borrow on behalf of a student.
- ▶ You decide whether to make payments immediately, pay interest only during college, or delay repayment until after leaving school or dropping below half-time enrollment.

Here's How to Start

Scan the QR code below or go directly to www.membersadvantagecu.com/Borrow/Loan-Programs/Student-Loans to explore student loan options we offer.



©2022 Iowa Student Loan Liquidity Corporation®

Subject to credit approval, loans are made by Iowa Student Loan Liquidity Corporation or Bank of Lake Mills. Bank of Lake Mills does not have an ownership interest in Iowa Student Loan Liquidity Corporation. Bank of Lake Mills is not affiliated with the school you attended or are attending. Bank of Lake Mills is Member FDIC. Loan servicing, including billing and other customer service, will be provided by Aspire Servicing Center.

Pre-Qualify Today!

Get your rate for a refinance loan in less than a minute by pre-qualifying, without impacting your credit score.

Let our
lives
be full
of both
thanks
and
giving



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.

Focus on... **Kayla Smazal**

Kayla started in April at Members Advantage Credit Union as a Member Services Representative but has currently accepted a new position as a Financial Services Representative.

Last fall Kayla married Shane. She and her husband are looking forward to purchasing a house this fall.

They have no children yet but they have three cats, Mystic, Luna, Kya. She is obsessed with spoiling them.

When not at work she enjoys cooking, baking, darts and water sports. Kayla and her husband also spend a lot of time hanging out with family and friends.

Kayla comes to Member's Advantage Credit Union having worked for five and a half years in the financial industry. She also has worked as a kitchen manager for an assisted living facility.

If she could have a dream come true she would like to open her own bakery some day.



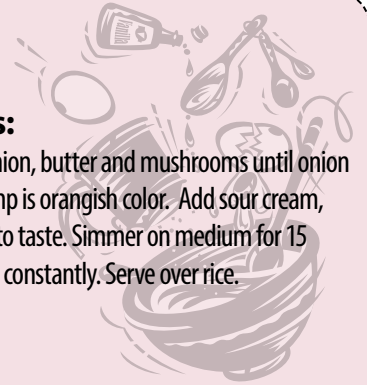
Shrimp Victoria

Ingredients:

1 ½ lb. fresh shrimp
1 medium onion, chopped
Salt and Pepper
2c cooked rice
1c sour cream
1 can mushrooms
½ stick butter
Cream cheese 8oz

Directions:

Saute shrimp, onion, butter and mushrooms until onion is clear and shrimp is orangish color. Add sour cream, salt and pepper to taste. Simmer on medium for 15 minutes, stirring constantly. Serve over rice.



How to avoid scams that come with the holidays

With the holidays coming be mindful of the scams that come with them.

A few tips to avoid being scamed:

- Don't click on any suspicious links or attachments in emails, websites or social media.
- Know who you are buying from.
- Never wire money directly to a seller.
- Never send the seller a gift card
- Use a credit card & check your statements regularly
- Monitor shipping process

**"One small positive thought
in the morning
can change your whole day"**



FUN FALL WORD SEARCH

Find each of the fall words hidden below.

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

WORDS TO FIND:

pumpkin	harvest
yellow	apples
scarecrow	hayride
autumn	red
leaves	Thanksgiving
sunflower	football
acorns	orange
corn	



Insurance designed for credit union members like you

TruStage® Insurance Products and programs are designed for credit union members. You deserve competitive rates, helpful guidance, and simple, straightforward insurance brought to you by your credit union. We can help you get coverage that fits your needs and your budget. It's all part of smart planning and helping to protect what matters most.

Call us and we'll help you understand your options so you can choose the right coverage for you and your family.

Life and Accidental Death & Dismemberment: 1.855.612.7909
Auto & Home: 1.888.380.9287 Visit us at TruStage.com

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savings corner

Open Deposit
.15% APY*

Share Certificate
(\$1,000 minimum deposit)
6 month term .70% APY*
12 month term 1.10% APY*
18 month term 1.25% APY*
24 month term 1.70% APY*
30 month term 1.80% APY*
36 month term 1.90% APY*
48 month term 1.95% APY*
60 month term 2.05% APY*

IRA Share Certificates
Traditional/Roth/Health Savings and Education SAs
(\$1,000 minimum deposit)
12 month term 1.10% APY*
18 month term 1.25% APY*
24 month term 1.70% APY*
30 month term 1.80% APY*
36 month term 1.90% APY*
48 month term 1.95% APY*
60 month term 2.05% APY*

IRA Passbook .25% APY*

Money Market Sharedraft
(\$1,000 minimum deposit)
From 0.30% - .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
using a MACU debit card.

MACU will be CLOSED

Thanksgiving Day November 24th

Christmas Eve December 24th

Drive-Up will be open 9:00am-1:00pm, Lobby is closed