



UNLOCK THE ADVANTAGE 
We are Soaring to New Heights with
Our Technology Upgrade!

Dear Members' Advantage Credit Union
Member,

We greatly appreciate your membership with Members' Advantage Credit Union.

Exciting news! We are thrilled to announce the upcoming launch of our new mobile app and enhanced digital banking experience, coming this February.

With a strong focus on improving our technology and enhancing our delivery channels, we recognize the growing importance of digital banking for our members. Our new system has been designed to meet this need effectively.

Here's what you can expect:

- Single sign-on functionality for seamless access to online banking, bill pay, and the mobile app
- Updated card and account management
- Easier access to your information and needs

We would like to express our gratitude in advance for your patience throughout this process. This significant endeavor will empower us to serve you better. During the transition period, our lobby, drive-thru, and ATMs will remain accessible to you.

As we approach the upgrade date, we will continue to provide necessary updates and information. Please visit our website, where you'll find all the latest details regarding the technology upgrade and important reminders.

Be assured that your best interests are our top priority as we embark on this journey toward success. Our mission is to enhance the long-term financial well-being of our members and their families. The upgraded system will equip us with the necessary tools to serve you more effectively both now and in the future.

Thomas E Bulin, CEO
Members' Advantage Credit Union

FOR MORE INFORMATION, VISIT: WWW.MEMBERSADVANTAGECU.COM



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

Remote Deposit: Deposit checks directly into your account, without leaving the house!

Stop in to Members' Advantage Credit Union to turn on Remote Deposit, if you haven't already signed up for it.



Deposit a check directly into your eligible checking or savings account using your Members' Advantage Credit Union internet banking account.



Take photos of the front and back of your check using internet banking.



There are no additional fees for mobile deposits. Make deposits 24/7, wherever you and your phone happen to be.

Call or stop in with any questions on Remote Deposit.

Credit Reporting Resources

Checking on your personal credit report and credit scores is always important but especially if you are preparing for a mortgage loan.

Below are some good resources to put you in the best position prior to speaking with your loan officer –

- **Free Credit Reports:** Consumers can review their personal credit reports weekly for free at: www.annualcreditreport.com
- **Correct Credit Reporting Errors:** Learn how to file a dispute here: <https://consumer.ftc.gov/articles/disputing-errors-your-credit-reports>
<https://www.annualcreditreport.com/filingADispute.action>
- **Avoid Unwanted Solicitations (Trigger Leads):** Consumers can opt-out by visiting these sites:
<https://www.optoutprescreen.com/> (for mail)
www.donotcall.gov (for phone)
- **Avoid Credit Repair Dangers:** Check out this page from the Federal Trade Commission here: <https://www.ftc.gov/news-events/topics/consumer-finance/debt-relief-credit-repair-scams>
- **If you need counseling,** check here for a HUD-certified counselor in your area: <https://hudgov-answers.force.com/housingcounseling/s/?language=en>

- **Credit File Security:** To place a fraud alert or add or remove a freeze or lock visit these sites. Remember to remove a freeze or lock before pulling credit.

Equifax: <https://www.equifax.com/personal/credit-report-services/>

Experian: <https://www.experian.com/freeze/center.html>

Transunion: <https://www.transunion.com/credit-freeze>

Additional information from the Federal Trade Commission:
<https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>
Learn about FICO Scores: www.myfico.com or www.ficoscore.com/education

- **Learn about Vantage Scores:**
<https://vantagescore.com/consumers/>

- **Take the Credit Score Quiz:**
<https://www.creditscorequiz.org>



Join Us for YOUR Annual Meeting

The entire Credit Union benefits when its' members participate. That's why we invite every member to attend our—YOUR—annual meeting. ALL members are equal owners of their Credit Union.

The annual meeting is an occasion for management and elected officials to report to you, the owners. It's also an opportunity for you to learn about the Credit Union's financial position, products and services, current business issues, and goals.

Without your input, leaders can only guess what you and other owners want from your Credit Union.

Date: Wednesday,
April 24, 2024
Time: TBD
Location: Virtual

Garlic Mashed Potatoes

Ingredients:

- 2 Tablespoons Minced Garlic, or to your taste
- 1 Tablespoon Olive Oil
- 2 Pounds Potatoes (About 6 Potatoes)
- ½ Teaspoon Salt
- 1/3 Cup Heavy Cream
- 3 Tablespoons Butter

Peel and chop potatoes into one-inch chunks. Place potatoes in a medium saucepan, add salt, cover with cold water. Bring pot to a boil, reduce to a simmer, simmer potatoes until tender when pierced



with a fork, about 15 minutes. Roast garlic in separate small pan on the stovetop with olive oil for one minute. Add heavy cream and butter, cook until melted and warmed. Drain the pot with the potatoes and then mash the potatoes with masher or large fork. Add the cream and butter mixture and fold into mashed potatoes. Add more salt for taste, if needed.

Bacon Wrapped Water Chestnuts

Ingredients:

- 2 Cups Ketchup
- 1 Cup Packed Brown Sugar
- 2 Tablespoons Worcestershire Sauce
- 1 Tablespoon of Soy Sauce
- 1 Pound Bacon
- 2 Cans Water Chestnuts, drained



Preheat oven to 375 degrees. Combine ketchup, brown sugar, Worcestershire sauce and soy sauce in bowl. Cut bacon strips into thirds. Wrap one slice of bacon around each chestnut and secure with toothpick. Line baking sheet with aluminum foil and arrange water chestnut wraps on sheet. Bake in oven for 25 minutes. Remove from oven and drain some of the grease. Pour sauce over wraps. Bake until crispy, 30 more minutes.

Chicken Dumpling Soup

Ingredients:

- 4 Tablespoons Butter
- ½ Cup Chopped Onion
- 2-3 Chopped Carrots
- 3 Sticks Celery, Sliced
- 1 Tablespoon minced garlic
- 8 Cups Chicken Broth
- 2 Pounds Chicken, Shredded
- 1 Teaspoon Salt
- ½ Teaspoon Black Pepper
- 1 Tablespoon Dried Parsley

Dumplings

- 1 ½ Cups Flour
- 1 Teaspoon Baking Powder
- ½ Teaspoon Salt
- 3 Tablespoons Butter, Cold
- ¾ Cup Milk



In large pot, melt butter and add in onions, carrots and celery. Cook and stir until the onion is soft and translucent. Add in garlic and cook for 30 seconds. Pour in chicken broth and add shredded chicken. Season with salt, pepper and parsley. Bring to a boil, then turn down the heat and allow to simmer.

Dumplings: In large mixing bowl, combine flour baking powder and salt. Using a cheese grater, grate cold butter into the flour mixture and stir to coat the butter. Pour in milk and stir until a ball forms with the dough. Pull off one-inch pieces of the dough and drop into the soup. Cover with a lid and allow to simmer for 15-20 minutes, until the dumplings are floating at the top of the soup.

Broccoli Salad

Ingredients:

- 8 Cups Broccoli, Cut into Bite-Sized Pieces
- 1/3 Cup Red Onion, Diced
- ½ Cup Dried Raisins or Cranberries
- ¼ Cup Sunflower Seeds
- ½ Cup Bacon Bits

Dressing

- 1 Cup Mayonnaise
- 3 Tablespoons Cider Vinegar
- 2 Tablespoons Sugar
- Salt & Pepper to Taste



Whisk together dressing ingredients, set aside. Combine broccoli, onion, raisins or cranberries, sunflower seeds and bacon bits in a large bowl. Pour dressing over and mix well. Refrigerate for an hour before serving.



Important Notice for Travelers

If you will be traveling outside of Wisconsin and plan to use your Members' Advantage debit or credit card, please remember to stop in or call our office so we can put a travel notice on your card for use while you are away.

Safe travels!

If flowers can teach themselves how to bloom after winter passes, so can you.



ATM Annual Safety Notice

Using your ATM/debit card is the simple, hassle-free way to get cash, make deposits, check account balances, transfer funds, make purchases and more. To enjoy the many conveniences electronic banking offers, you should make ATM/debit card security a priority. Here are some important safety tips.

ATM/Debit Card Security

Treat your card like cash. Always keep your card in a safe place. Keep your "PIN" a secret. ATM transactions and PIN debit purchases require the use of a secret code known as a personal identification number or PIN. Memorize your PIN, and never write it on your card or store it with your card. Never let someone else enter your PIN for you.

Stolen Card

Promptly call your financial institution if your card is lost or stolen to reduce the chance that it will be used improperly. Prompt notice of lost or stolen cards will also limit your potential liability for unauthorized transactions.

Review your account statements.

Review all account statements from your financial institution promptly and report any errors (including transactions you believe may be unauthorized) as soon as possible.

Prompt notification will limit your potential liability for unauthorized transactions.

ATM Security

Always observe the ATM surroundings before conducting a transaction.

If anyone or anything appears to be suspicious, leave the area at once. If you drive to an ATM, park as close as possible to the terminal. Observe the entire area from the safety of your car before getting out.

If an ATM is obstructed from view or poorly lit, go to another ATM.

If possible, report the problem to the financial institution that operates the ATM.

It is a good idea to take another person with you when using an ATM, especially at night. Minimize the time spent at the ATM when conducting a transaction.

Have your card out and ready to use. Do not allow a stranger to assist you in making a transaction, even if you have trouble or your card gets stuck. When your transaction is complete, put your card, money and receipt away and immediately leave the area. Never count your money while at the ATM.

Block the view of others when using the ATM.

Stand between the ATM and anyone waiting to use the terminal. Shield the keypad as necessary when entering your PIN and transaction amount.

If you see anyone or anything suspicious, cancel your transaction and leave the area at once.

If anyone follows you, go immediately to a crowded, well-lit area and call the police.

Look for possible fraudulent devices attached to the ATM.

If the ATM appears to have any attachments or alterations to the card slot or keypad, do not use the ATM. If possible, report the potential problem to the financial institution that operates the ATM.



savings corner

Open Deposit

.15%

Share Certificate

(\$1,000 minimum deposit)

3 month SPECIAL 4.25%

6 month term 1.25%

7 month SPECIAL 4.50%

11 month SPECIAL 4.75%

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)

3 month SPECIAL 4.25%

6 month term 1.25%

7 month SPECIAL 4.50%

11 month SPECIAL 4.75%

12 month term 3.25%

36 month term 3.10%

48 month term 3.30%

60 month term 3.40%

IRA Passbook .75%

Money Market Sharedraft

(\$1,000 minimum deposit)

From 0.45% - 2.25%

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:

Monday, January 1, 2024 - New Year's Day