

OUR RATES WILL KEEP YOU ROLLING.....



Would you rather drive your new car or truck - or park it at work while you put in overtime to pay for it?

What might seem like a small difference in loan rates can make a big difference in your monthly payment. At **Members Advantage Credit Union**, low vehicle loan rates are one of our specialties. We have rates and terms to fit every member's needs.

So before you pick out a car that moves you, arrange for financing that will keep you rolling. Give us a call for more information today.

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

LENDING CHANGE UPDATE

In order to comply with current regulations, Members' Advantage will no longer be able to offer open end lending. We will be making the change back to closed end lending starting MAY 1, 2013. As of that date all of the open end plans that we have on file will no longer be valid. Going forward, borrowers will need to sign loan documents every time they borrow (with the exception of home equity line of credit and Kwik Cash overdraft loans). You can still apply on the phone as well as online and in person but be sure you allow enough time to come into one of our offices to sign, or for paperwork to be mailed back and forth. We realize this change may create more steps for some members, but we have no choice. Please be aware that if at any time regulations would allow us to return to an open end lending product, Members' Advantage Credit Union will certainly consider that option. In the meantime, we will be looking into using electronic signatures to allow members to sign their documents electronically. We will keep you posted as more news becomes available on this service.

Credit unions saved Wisconsin consumers close to \$1 billion since start of recession

Pewaukee, Wis. - Wisconsin credit union members saved close to \$1 billion since the start of the Great Recession in 2007 through competitive rates on savings and loans and lower and fewer fees for financial services according to the Credit Union League's 2012-13 Scorecard. The Scorecard is an annual report prepared by the Wisconsin Credit Union League detailing credit unions' economic impact and commitment to social responsibility.

The League's Scorecard highlights the fact that credit unions lead the state in financial education by operating 100 in-school branches that have helped students save \$3 million and get hands-on business experience. Credit unions delivered 5,500 presentations to 34,000 consumers to improve their financial savvy, purchased 41,330 copies of a personal finance magazine to help 382 teachers at 309 high schools teach money management. Credit unions engaged close to 15,000 students in financial decision making through reality fairs and the online game Money Mission®.

Other Scorecard highlights include the fact that credit unions operate 40% of all the financial institution branches in low-income areas, providing \$44 million in savings for lower-income consumers. The report

also notes that most credit unions still offer free checking.

Since the start of the recession, credit unions have also increased their lending to small businesses by 55% to compensate for a lack of business credit from banks.

"Credit unions are united for good," said Brett Thompson, President & CEO of The Wisconsin Credit Union League. "The Scorecard provides a clear picture of how credit unions build financially strong, self-sufficient families, business and communities in Wisconsin."

The vast majority of credit unions offered loans to members of \$500 or less as an alternative to costly payday loans. Credit unions also outperformed non-credit union lenders by approving 67.7% of home loans for low-income borrowers and 70.4% of home loans for minority borrowers, compared to a 57.1% and 56.5% approval rate by others, respectively. The report cites credit unions' 30,000 hours of free financial counseling to 20,000 individuals that have prevented home foreclosures and improved borrowers' creditworthiness.

Credit unions have received seven awards in seven years for their social responsibility.

MOBILE BANKING

Mobile Banking is here! Members with a compatible Smartphone can use Mobile Banking to access their account, using screens that are designed for the mobile device:

Use the same User Name and Password for Mobile Banking as you use for Online Banking. If you don't have a username or password, contact one of our branches to get signed up.

Enter this URL into your Smartphone: <https://m.membersadvantagecu.com/login.aspx>
Bookmark the login page in your mobile browser for easy access later.

***Supported devices include Apple iPhones, iPods, and iPads; most Android and Windows Mobile Phones. Blackberry devices may require the latest Blackberry web browser or software updates.*

Adding an icon to your home screen (iPhone/iPad users only)
Apple iPhone/iPad users can add Mobile Banking to their home screen with these steps.

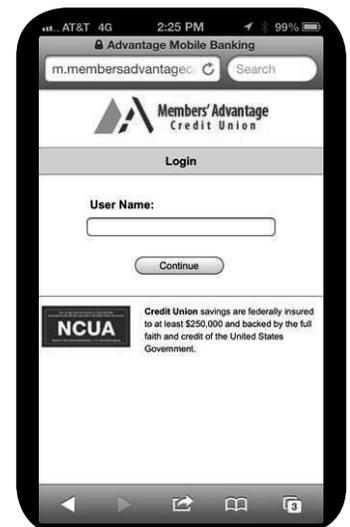
Make sure you complete the steps on your iPhone, not on your computer:

Enter the mobile banking URL in Safari on your iPhone:
<https://m.membersadvantagecu.com/login.aspx>

Press the "share" icon at the bottom of the iPhone screen

Press "Add to Home Screen" button

Enter "MACU Mobile" or another name for your icon



Focus on... Lauren Erdmann

Lauren Erdmann has been working part time in the Accounting Department at our Wisconsin Rapids location since last September, assisting with various back-office duties. She is also now learning the function of Member Service Representative, so you'll begin to see her more often behind the teller line.

A graduate of Lincoln High School in Manitowoc, Wisconsin, Lauren is currently a sophomore at the University of Wisconsin-Stevens Point, pursuing a degree in History. After spending her freshman year at Northern Michigan University, she transferred to UWSP to be closer to her fiancé and his family in Wisconsin Rapids.

When Lauren has any time to spare after studying, she enjoys reading about the Kennedy family, playing tennis, and knitting. Other employees here have also found that she does a great job making sweets to share at work! She plans to someday use her education to pursue a career as a historian, or possibly in a museum. In the meantime, she'll be found here in Wisconsin Rapids, learning how a credit union functions and how to provide excellent member service!



Dirt Cake

Ingredients

2 boxes instant vanilla pudding (*don't follow box instructions for milk*)
2 2/3 cup milk
8 oz. cream cheese
2/3 cup powdered sugar
12 oz cool whip
2 packages Oreos
Gummy worms

First, mix the pudding together with the 2 2/3 cup milk until it is fully mixed.

Then mix the cream cheese with the powdered sugar.

Then mix the pudding mixture and the cream cheese mixture together with the cool whip.

Crush the Oreos.

Finally, start with a layer of crushed Oreos then put 1/3 of the pudding mixture on top and spread it over the cookie layer then place gummy worms on top. Then start with another layer of cookies and layer the pudding over that until you run out of the cookies and the pudding.



IRA REMINDER:
APRIL 15TH

MAKE IRA CONTRIBUTIONS TODAY!

Attention!

Are you College Bound?

Members' Advantage Credit Union will be offering two \$500 scholarships to graduating high school seniors or any adults continuing their education. The scholarships are open to any graduating high school senior or adult who is a member of Members' Advantage Credit Union or becomes a member. The scholarship can be used toward tuition for the college or technical college of their choice.

The scholarship applications are available now at each of our two locations or online at www.membersadvantagecu.com! Please see the application for the essay topic and deadline is April 27th.

Check out Money Mission on our website. They offer scholarships as well!



Children's Miracle Network Update

During the month of February, Members' Advantage Credit Union again participated in the "Credit Unions for Kids" fundraising campaign. Through the generosity of our caring members and staff, we raised an amazing **\$5,088!!**

We would like to thank our members for their support during this campaign and all year long in helping us raise money for CMN. Remember, you are making a difference in the lives of children in **YOUR** community.

Student loans coming!

Watch for a link on our website soon.

www.membersadvantagecu.com



In the old days a man who saved money was a miser; nowadays he's a wonder.

~Author Unknown





Need a New Car?

Your Credit Union Membership Gives You
Three Great Ways To Save

Members' Advantage Credit Union has three ways for our members to save on a new vehicle purchase.

First, General Motors is offering all current and eligible credit union members preferred pricing on most new GM vehicles. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase just for being a credit union member. Visit LoveMyCreditUnion.org to see how much you can save and request your GM Authorization Number.

Secondly, our members can save big with great low rates when you finance your new vehicle through Members' Advantage Credit Union. Contact us at 715-421-7739 to find out more about your vehicle financing options.

Third, you'll also save on fuel costs with GM's high-fuel efficiency vehicles. Start saving today!

GM offers high-fuel efficient products in most high-volume vehicle segments, and more are coming to the market each year. (All fuel economy ratings below are EPA Estimates) The new Chevrolet Cruze Eco, with it's 42 mpg EPA highway estimate, offers the best highway fuel economy of any gasoline engine (non-hybrid) car in America. The Chevy Equinox and GMC Terrain crossovers offer space for the family and a 32 mpg highway estimate. Chevrolet Malibu has EPA mileage estimates of 22 mpg city, 33 mpg highway, and can travel nearly 500 highway miles on a tank of fuel. Chevy Silverado and GMC Sierra offer the best highway fuel economy estimates of any V8 pickups (22 mpg), and offer hybrid models for the ultimate in full-size truck fuel efficiency (20 mpg city, 23 mpg highway).

savings corner

Open Deposit
.30% APY*

Share Certificate
(\$1,000 minimum)

6 month term	.55% APY*
12 month term	.65% APY*
18 month term	.70% APY*
24 month term	.90% APY*
30 month term	.95% APY*
36 month term	1.20% APY*
48 month term	1.25% APY*
60 month term	1.40% APY*

IRA Certificate
(\$1,000 minimum)

12 month term	.65% APY*
18 month term	.70% APY*
24 month term	.90% APY*
30 month term	.95% APY*
36 month term	1.20% APY*
48 month term	1.25% APY*
60 month term	1.40% APY*

IRA Passbook
.60% APY*

Money Market Shares
From 0.20% - .50% APY*

*Rates are subject to change.
APY=Annual percentage Yield

Summer Fun Tickets!

Prices TBA.



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

WE WILL BE CLOSED
Monday, May 27 • Memorial Day
Thursday, July 4 • Independence Day