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HOME BUYERS,

We know buying your first home
is a lot of work.
That is why we want to help.

We are your home
loan partner. We
have experts to
help you through
the entire process,
with answers and
options that are
just right for YOU

LIVING ROOM

When you get your loan
through us,
we will give you a
\$250 Visa Gift Card
for you to use to buy
paint, furniture, a lawn mower . .
whatever you need
for your new home!

This offer is good until April 15, 2014.
Give US a call 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



Create your favorite debit card today!

Now, you can personalize your debit card with a photograph of your choice. Put anything you want on there, your family, friends, pets, past travel locations—the possibilities are endless.

Visit our website, on the debit cards page and upload a photograph of your choice to create your card. Crop it, make it bigger, or scale it down to whatever size you want. SHAZAM® myPic Studio™ is easy to use!



Keep more of your money where it belongs — in your wallet

Download the Alliance One ATM Locator on your smartphone to find surcharge-free ATMs on the go, wherever you are.

Allianceone.coop has an updated look and more user-friendly functionality. Easily access our ATM Locator, Coverage Map, and Common Questions.

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 25th.

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

DOWNLOAD our ATM Locator Mobile App on your iPhone or Android device from your phone's app store or by scanning the appropriate QR code:



iPhone



Android

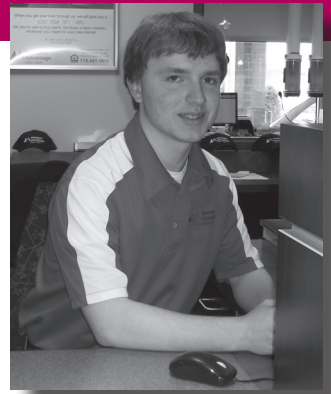
Don't have a QR scanner? Download one for free on your smartphone by searching for "QR scanner" in the app store or marketplace.

Focus on... Keaton Schultz

Keaton Schultz has been working at the Plover office of Members' Advantage Credit Union for about a year now, having come to us through the Youth Apprenticeship program at Stevens Point Area Senior High. Keaton works primarily as a Member Service Representative, but has also occasionally helped out with back-office tasks in both the Lending and Accounting departments.

Keaton lives in Plover with his mom and dad, and has an older brother in Michigan. Currently a junior at SPASH, Keaton is a young man with a mission. In addition to his part-time work at MACU, he is also active in extra-curricular activities at SPASH. He's on the track team there, competing in the 400, the 4 x 4, the 200 and the 4 x 2. He's also involved in Future Business Leaders of America and will be competing soon at the state level for FBLA. To top it all off, Keaton has already started college level courses at the University of Wisconsin-Stevens Point. He's completed a marketing course and is currently enrolled in an accounting class.

On those occasions that Keaton has spare time, he enjoys running and hanging out with friends. When asked about his favorite part of working for MACU, he said he enjoys interacting with members, and especially enjoys getting to know those members he sees on a regular basis. Keaton has already shown himself to be an asset to the Credit Union, and we hope you agree!



Vanilla Cookies

Ingredients

1 1/3 cups all-purpose flour
1/8 teaspoon salt
2/3 cup butter, cut up
1/3 cup granulated sugar
1 large egg yolk, lightly beaten
1/2 teaspoon vanilla extract
Grated zest of 1 lemon
1/3 cup confectioners' sugar

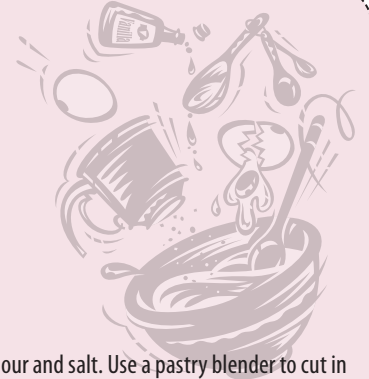
Preheat oven to 350°F.

Line a cookie sheet with parchment paper. In a large bowl, sift the flour and salt. Use a pastry blender to cut in the butter until the mixture resembles coarse crumbs.

Mix in granulated sugar, egg yolk, vanilla, and grated lemon zest to form a smooth dough. Form the dough into 1 1/2 x 1/2 inch logs and place 1 inch apart on cookie sheet, flattening them slightly.

Bake for 10-12 minutes, or until just golden. Transfer to wire racks to cool. Dust with confectioner's sugar.

Makes 16 cookies.



Children's Miracle Network Update

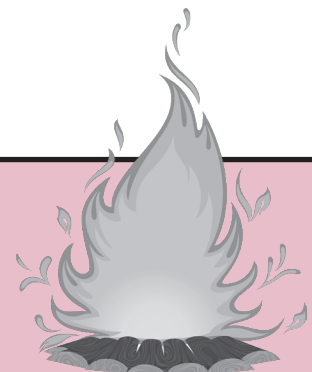
During the month of February, Members' Advantage Credit Union again participated in the "**Credit Unions for Kids**" fundraising campaign. Through the generosity of our caring members and staff, we raised an amazing **\$3,538!!**

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



By the time I have money to burn, my fire will have burnt out.

~Author Unknown



MAKE A WILL TO HAVE THE LAST WORD

visit us on the web at
www.membersadvantagecu.com

Many of us put off writing a will. We tell ourselves we're not old enough or rich enough to need one. Or we figure a will is unnecessary because our family members will distribute our worldly possessions exactly as we'd wish anyway. Besides, we can think of many other ways we'd rather spend our money than paying an attorney to draw up a will.

Indeed, a will is a reminder of our mortality. But instead of thinking of a will as a downer, view it as a useful tool that allows you to make crucial decisions regarding your family and your property.

Rest assured, those decisions will get made somehow, by someone, after you die. But if you have a will, you're the one calling the shots.

Do you need a will? Ask yourself what would happen if you were to die without a will.

Say you have minor children. If you and your children's other parent die, and you have no will, the state decides who will raise your children. Do you want a judge to make that decision? Or would you rather make it yourself by naming a guardian for your children in your will?

You'll also want a will if you have accumulated some assets, and you care who gets those assets after you die. If you have no will, a court decides how to distribute your assets according to state law, which may or may not match your preferences. The laws on inheritance vary from state to state.

On the other hand, say you're young, have no children, and own few possessions. You may not need a will yet, if the state will distribute your assets exactly as you would yourself. But perhaps you want to leave your car to your best friend, or your prized stamp collection to a favorite niece. A simple will ensures your wishes will be carried out.

In some circumstances a will is essential to get desired results. Perhaps you're unmarried, but you have a long-term partner to whom you want to leave all or part of your assets. Or perhaps you've remarried and have children from a previous marriage, and you want to make sure they're not left out of your inheritance. Or you may want to leave assets to your stepchildren you've not adopted, who otherwise would have no legal claim to inherit anything from you.

Whatever your situation, you can use a will to spell out how you want to take care of your family and property after you're gone. Make sure, too, that you have current beneficiaries named for your Members' Advantage Credit Union accounts.

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savings corner

Open Deposit
.20% APY*

Share Certificate
(\$1,000 minimum)

6 month term	.40% APY*
12 month term	.55% APY*
18 month term	.60% APY*
24 month term	.75% APY*
30 month term	.85% APY*
36 month term	1.06% APY*
48 month term	1.16% APY*
60 month term	1.31% APY*

IRA Certificate

(\$1,000 minimum)

12 month term	.55% APY*
18 month term	.60% APY*
24 month term	.75% APY*
30 month term	.85% APY*
36 month term	1.06% APY*
48 month term	1.16% APY*
60 month term	1.31% APY*

IRA Passbook

.40% APY*

Money Market Shares

From 0.10% - .40% 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

CLOSED

*Monday, May 26 - Memorial Day
Friday, July 4 - Independence Day*