

Introducing our Low Cost 10-Year Fixed Rate In-house Mortgage

Members' Advantage Credit Union now offers a 10 Year Fixed Rate In-house Mortgage with low closing costs, local servicing at MACU, low rates and weekly or bi-weekly payments available!

Our mission is to save you money and provide you with the security of paying off your home as early as possible! You can close quickly and save on the traditional mortgage closing costs.

Features:

- Rate as low as 3.25% APR
- 10-Year term
- Choose your payment due date
- Fast closing
- No pre-payment penalty

Here's an example of how you could save thousands of dollars over the life of your loan by refinancing from a 15 year fixed rate loan, with 12 years remaining on the loan, to a 10 year fixed rate loan.

Lowest rate available 3.25% Annual Percentage Rate (APR). Rate based on credit score. *\$20,000 new money required. Maximum 60% loan-to-value (LTV) on single family owner occupied and second homes first mortgages only. Purchases, loans over \$75,000 carry different closing costs, see a Mortgage Lender for details. Construction loans not eligible. Payment example: Monthly payment on \$70,000, 10 year amortization, 60% LTV, APR of 3.25% results 119 in payments of \$684.01, and a final payment of \$683.71. Example does not include closing costs. Payment example does not include taxes and insurance. Rate subject to change without notice.



Typical Savings by Switching to Our 10-Year Loan

	Original Loan	New 10-Year Loan
Mortgage Amount	\$75,000	\$67,668.90
Interest Rates	4.50%	3.25%
Term in Years	15	10
Years Remaining	13	10
Monthly Principal & Interest Payment	\$574.00	\$661.00
Total Interest Remaining	\$21,835.32	\$11,681.57
	Savings of \$10,153.75	

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

YOU'VE BEEN ASKING... HERE IT COMES!!!

Introducing a Great New Debit Card with Great New Benefits!

Very soon now, available balances on your debit card will be "live" with your Credit Union balance once we complete our conversion to the SHAZAM® Debit MasterCard!

Early in November, we'll be completing a conversion to SHAZAM®, a widely known and respected ATM/debit card vendor. With SHAZAM® we'll be able to offer a much wider range of services to our members. Not only will you have access to your deposited funds much more quickly, you'll also have a number of choices for personalizing your Debit MasterCard.

Although the process is now in the early stages, we'll have much more to share by the end of September newsletter. In the meantime, please notify the credit union with any changes in your address, telephone, or email information, so you'll be sure to receive pertinent information as the conversion moves along. And you'll want to be sure you'll receive your new SHAZAM® Debit MasterCard as soon as it's available!

Paying for College the Smart Way

Members' Advantage Credit Union is proud to announce a new student loan opportunity. This loan is available to our members attending college, members with children attending college, as well as family members.

As college tuition costs continue to rise, more students are in need of private student loans to help fund the gap between financial aid and college expenses. With the Smart Option Student Loan® from Sallie Mae® in partnership with MACU, you can choose from three in-school repayment options. Offering interest rates among the lowest in the country, the Smart Option Student Loan® enables you to choose to make payments while in school and graduate with less loan debt or defer your payments and enjoy more flexibility while in school.

- **Interest Repayment Option**—Take advantage of a shorter loan term and maximum savings on your total loan cost.
- **Fixed Repayment Option**—Pay a small fixed monthly payment in school to take advantage of a shorter repayment term and save on your total loan cost.
- **Deferred Repayment Option**—Defer payments until after school, or pay as much as you want while in school, to enjoy maximum flexibility while still paying off faster than the conventional private education loan.

Features and benefits of the Smart Option Student Loan® include:

- Interest rates among the lowest in the nation
- Borrow up to 100% of school-certified education costs (minimum \$1,000)
- Rewards for on-time payments and automatic payment plans
- Applying with a creditworthy cosigner may help applicants qualify and receive a lower rate
- Fast online application
- No prepayment penalty
- No application or disbursement fees

Seeking higher education is an exciting and valuable experience, and we want to help make it happen. **Together we can do this.** Find resources for navigating the college application process, learn more about the Smart Option Student Loan®, and apply at www.membersadvantagecu.com.

Focus on... **Katelyn Hutchinson**

Katelyn Hutchinson is a part-time Member Service Representative at the Plover Branch of Members' Advantage Credit Union. A graduate of Stevens Point Area Senior High, Katelyn has been with MACU for almost a year, beginning in July 2012. She is continuing her education as a full-time student at Mid-State Technical College, pursuing a double major in both the Business Management and Marketing programs. She expects to graduate in December 2013.

Katelyn's family includes an older sister as well as her parents. She recently learned to snowboard, and has made two fantastic trips to Colorado to enjoy her new hobby. All we ask is that she come back to work with no broken limbs!

When asked about her favorite part of working at MACU, the first thing she mentioned was the "people" environment. Being a people-person herself, she especially enjoys meeting with members every day. She also likes to learn new things and is coming to understand and share the Credit Union story. If you're near the Plover office, stop in and say 'hi' to Katelyn... she'd like to meet you!



Chocolate Chip Cookies!

Step One

2 sticks of butter (cut into slices)
¾ c Brown Sugar
¼ c Sugar
1 pkg of Vanilla Pudding (3.4 oz) - Make sure it is not the instant!
1 tsp of Vanilla extract
2 eggs

Mix

Step Two

2 ¼ c Flour
1 tsp Baking Soda

Mix

Step Three

2-3 c Chocolate Chip Cookies

Mix - don't use a mixer, hand mix in the chocolate chips

Temp-350

Yield-15-20 cookies

Time-10-12 minutes



Tips

The cookie dough will mix better if you use a kitchen aid mixer or some type of mixer. Hand mixing may take a long time and the cookies may not come out right.

MACU Scholarship Winners!

Congratulations to our 2013 scholarship winners! **Korynna Franssen**, attending UW-Stevens Point, and **Laura Schulist**, attending UW-Eau Claire, will each receive \$500 to go toward their college costs. The scholarship question was "Describe the impact attending college will have on your future. What do you hope to achieve by going to college? How will your future be impacted by getting your degree? How do you see your college aspiration and future career benefitting the community at large?" They were chosen based on their essay.

Please Note:

Effective August 1, 2013, Advantage Teller will no longer be available for use.

Please contact a Member Service Representative to learn about other options available to replace this method of access.



EQUAL HOUSING OPPORTUNITY

NCUA

Freedom is nothing but a chance to be better. ~ Albert Camus

BILL PAY NOTIFICATIONS

visit us on the web at
www.membersadvantagecu.com

Would you like to receive notifications of bill pay transactions by email or text? You can! Just log into your bill pay account under **OPTIONS** and click on **NOTIFICATIONS** to set it up.

You can receive notifications for:

- *Recurring transactions in process
- *New messages in the message center
- *Transfer account is approved
- *A "pay from" account is approved
- *A transaction exceeds a specified amount

You can receive the following notifications when you log out:

- *Transactions
- *Added payees
- *Added transfer accounts
- *Deleted payees
- *Deleted transfer accounts
- *Skipped or stopped transactions

You can get weekly, monthly or quarterly notifications on recurring transactions that you have set up and you can even set reminders to pay a bill, do a transfer, etc.

Give Amanda a call @ 715-421-7790 if you have questions or need help to set up notifications on your account.

savings corner

Open Deposit
.20% APY*

Share Certificate
(\$1,000 minimum)

6 month term	.50% APY*
12 month term	.65% APY*
18 month term	.70% APY*
24 month term	.75% APY*
30 month term	.85% APY*
36 month term	1.05% APY*
48 month term	1.15% APY*
60 month term	1.30% APY*

IRA Certificate
(\$1,000 minimum)

12 month term	.65% APY*
18 month term	.70% APY*
24 month term	.75% APY*
30 month term	.85% APY*
36 month term	1.05% APY*
48 month term	1.15% APY*
60 month term	1.30% APY*

IRA Passbook
.50% APY*

Money Market Shares
From 0.10% - .40% APY*

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

Brat Fry Dates:

July 19
August 16
September 20
October 18

**all proceeds go to Children's Miracle Network*



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
Thursday, July 4 • Independence Day
Monday, September 2 • Labor Day