

Summer 2014

www.membersadvantagecu.com

Welcome Home

You might not know it from the daily news, but this is a good time to apply for a home loan.

Rates still are low and payments can be manageable. A credit union loan officer can explain your options, so your payment is one you truly can live with.

Call us today to start your home loan process.



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



HAPPY INDEPENDENCE DAY!

Debt Protection

Help preserve your standard of living.

Long-term unemployment (those jobless for 27 weeks or more) has accounted for more than one-third of the total unemployment since July of 2009.

Whether you're taking out a loan to make home improvements or buy a vehicle, it can be a financial gamble because things happen...life happens. You're betting you can pay back your loan and you won't lose your job (through no fault of your own), or become disabled (due to injury or illness), or pass away, which could leave your family responsible for your loan balance.

Source: Bureau of Labor Statistics, Databases, Tables and Calculators by Subject, June 2013

website upgrade coming soon!!!

We're excited to announce upcoming improvements to our website, www.membersadvantagecu.com coming this fall! Our redesigned site will include simplified and more intuitive navigation tabs and buttons. The upgrade will also enhance the capability for pages to be resized appropriately, whether you're viewing on a PC, laptop, tablet or other mobile device. And here at MACU, we'll be able to more quickly provide information about new products as well as any urgent issues that may arise. We're looking forward to sharing these improvements with you. Please watch the website for more information on specific dates and times...we expect to roll out the "new and improved" access by the middle of September. Let us know what you think!

Three Programs That Protect Your Passwords.....

Password managers are programs that store and encrypt your passwords. With a password manager, you have to remember only one password to log in to all of the websites you use.

Here are three of the most reliable, user-friendly options:

1. **LastPass.** This cloud-based password manager syncs with your browser and imports saved passwords. Or simply navigate to the websites you use, and LastPass will prompt you to manually enter and save your logins. LastPass offers multifactor authentication, which adds a second login step for additional security. The free version allows you to sync your account to multiple computers. LastPass Premium costs \$12 a year and adds mobile and tablet access.

2. **Dashlane.** Like LastPass, Dashlane imports passwords from your browser and saves them in a secure "password vault." Dashlane can rate the strength of your existing passwords and automatically generate stronger ones. Dashlane gives you a choice between storing data locally or in the cloud. The free version covers use on one device, while the premium version is \$19.99 and syncs across all devices.

3. **Roboform.** Roboform mimics a browser bookmark: You select your desired website from a dropdown list, and Roboform fills in your login information. It also saves form data, such as name, address, and online payment information. Like Dashlane, Roboform allows you to choose between local or cloud storage. Roboform Everywhere, which offers one license across multiple devices, costs \$9.95 for the first year and \$19.95 each year after that. Roboform Desktop, which offers local storage on one computer, costs a one-time \$29.95. Finally, Roboform2Go costs a one-time \$39.95 and allows you to store passwords on a USB drive and use with any computer.

Whichever password manager you choose, make sure your master password is as strong as possible. Your trusty password manager will take care of the rest.

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Focus on... Kris Krug

If you need to know anything about the history of your Credit Union, you might want to ask the employee that's worked here the longest. Kris Krug started her career with the former Ahdawagam Credit Union in June of 1972 after a year at Mid-State Technical College. She started as a teller, moving through the ranks until she finally landed in the lending department. She spent a number of years as a consumer loan officer, and while she still does some of that, she now works primarily with mortgage lending, where she has been now for about 23 years.

When you walk into Kris' office, you know right away that she has a passion for horses. She owns a registered quarter horse, Wes that is trained for roping, and although she no longer competes, she does enjoy riding. She also owns a miniature horse, Rusty that she uses for driving. Her other "family" includes Venus, a Weimaraner, and Maggie Mae, a Great Dane (thanks Mark).

Kris is a lifelong resident of the area with a large extended family, being one of seven children in her immediate family. Outside the Credit Union, her life is wrapped up in her family, her animals and her farm. Kris raises a few beef steers. She jokingly says that her job at the Credit Union allows her to afford to continue operating her farm.

When asked which of her jobs at the Credit Union has been her favorite, Kris immediately says her current job is the one she likes best. She enjoys being able to provide the information people need to make a decision about owning a home. When she's part of the process of helping someone achieve their dream of home ownership, she feels she's accomplished something good!



Cheesy Mushroom and Broccoli

Ingredients

3 tablespoons butter, plus extra for casserole dish
2 tablespoons all-purpose flour
½ pound shiitake or baby bella mushrooms, sliced
¼ cup onions, chopped
2 cloves garlic, finely chopped
½ teaspoon garlic powder
½ teaspoon cayenne pepper
1 ½ cups heavy cream
½ cup chicken stock
1 (10-ounce) box frozen chopped broccoli, thawed and drained
2 cups shredded Cheddar-Monterey blend
3 cups cooked rice
Salt and freshly ground black pepper
1 1/8-quart oval casserole dish

Directions:

Preheat oven to 425 degrees F

Butter casserole dish. In a large pot, melt 3 tablespoons butter and flour over medium heat until golden in color to make a quick roux. The roux should resemble the color of peanut butter. Add mushrooms, onion, garlic, garlic powder, cayenne pepper, heavy cream and chicken stock. Add broccoli, 1 cup of the cheese and rice. Season with salt and pepper, to taste. Pour into buttered dish and top with remaining shredded Cheddar. Bake until cheese is melted and golden, about 20 minutes.

Prep Time: 25 min

Cook Time: 45 min

6-8 Servings

Congratulations!

MACU Scholarship Winners!

Congratulations to our 2014 scholarship winners! Brynna Jovanovich, attending UW-Stevens Point, and Megan Herman, attending Madison Area Technical College, will each receive \$500 to go toward their college costs. The scholarship question was "Describe your most meaningful achievements and how they relate to your field of study and your future goals? How have you been financing your college education?" They were chosen based on their essay.



*Brynna
Jovanovich*



*Megan
Herman*



This nation will remain the land of the free only so long as it is the home of the brave.

~Elmer Davis

NCUA



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When scholarships, federal loans, and financial aid don't cover all your expenses, the Smart Option Student Loan[®] can make up the rest.

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STUDENT LOAN[®]

TOGETHER WE CAN DO THIS.

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Mark Your Calendars! Brat Fry Dates!

June 20

July 18

August 15

September 19

October 17

Summer Fun Tickets!

Prices TBA.

NOAH'S ARK
AMERICA'S LARGEST WATERPARK

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OLYMPUS**
WATER & THEME PARK
Waterpark Only

**GOLDEN
SANDS** 
SPEEDWAY

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

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

Friday, July 4 - Independence Day
Monday, September 1 - Labor Day