



# Members' Advantage

CREDIT UNION

# THE Advantage

quarterly newsletter

## Summer 2026

[www.membersadvantagecu.com](http://www.membersadvantagecu.com)

# ADVENTURE AWAITS!

## UNLOCK FUN WITH A RECREATIONAL LOAN!

**Ready to hit the open road, cast a line, or explore new trails?**  
**Members' Advantage** can help make your dreams a reality with our **Recreational Loans!**

Whether you're looking for an RV, boat, motorcycle, ATV, or jet ski, our low rates and terms help you finance your adventure with ease.

- **Competitive, member-friendly rates**
- **Fast and easy application process**
- **No early payoff penalties**

**Don't wait—enjoy every season to the fullest! Apply online today or visit either branch to learn more!**

*Wherever the road, water, or trail takes you, we're here to help finance your fun!*



### 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**

National Credit Union Administration • N.C.U.A. Member Agency

# Scholarship Winners

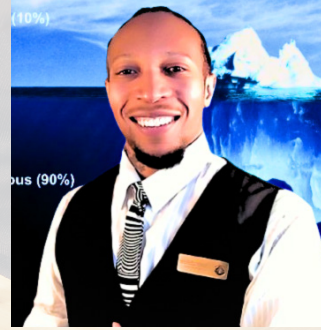
Congratulations to **Andre McDonald** and **Daryn Luther** for each winning a \$500 scholarship from Members' Advantage Credit Union! They each wrote an essay and were judged anonymously. The essay prompt was:

*Credit Unions are committed to community support. Choose a social cause or community initiative you care about and what you feel should be done to make a meaningful impact.*

Andre is attending Mid-State Technical College.

Daryn will be attending UW-Stout.

**Members' Advantage wishes you the best!**



Andre McDonald



Daryn Luther

## Start Your Student's Financial Journey Right!



Sending your child off to college is an exciting milestone! One important step is helping them open their own account at Members' Advantage.

Our accounts are designed with college students in mind: free online banking, mobile deposits, and no monthly fees. Students can use a debit card to pay for books, meals, and more, while gaining real-world financial experience.

Setting up an account is easy – just visit a branch! You'll need valid photo ID, proof of address (if different from ID), \$5 to start the account, and a Social Security number. For younger teens, a parent or guardian can open a joint account to monitor activity.

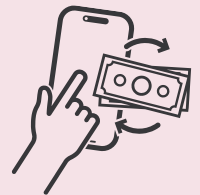
Start your student's financial future off on the right foot. Visit our website or call us today for more details!

	8	2		3	9
9			8		1
	3	4	5	6	
	4			5	2
	2	5	7	9	
1	5			7	
	8	1	9		2
6			3		5
5	2		8	7	

### How to Play

Sudoku is a fun logic puzzle! The goal is to fill every row, column, and 3x3 box with the numbers 1 to 9. Each number should appear only once in each row, column, and box. Start by looking for rows, columns, or boxes that already have several numbers filled in, then figure out where the missing numbers can go. There's only one correct solution - no guessing needed! Correct solution on back page.

## Make Payments Effortless: Add Your Members' Advantage Debit or Credit Card to Apple Wallet or Google Wallet!



Carrying a wallet full of cards is becoming a thing of the past. With the growing popularity of digital wallets, you can add your Members' Advantage debit or credit cards directly to your smartphone for faster and more convenient access.

Both **Apple Wallet** and **Google Wallet** allow you to securely store your payment cards on your mobile device. Once your card is added, you can pay for purchases in stores, online, or even in apps—just by using your phone or smartwatch.

- **Contactless Payments:** Simply hold your device near a contactless terminal and authenticate with your fingerprint, face, or passcode.
- **Secure & Private:** Your actual card number is never shared—wallets use encrypted, one-time transaction codes to keep your data safe.
- **Track Your Spending:** Easily view your recent transactions, manage receipts, and gain better control over your finances.

**Getting started is simple:** Open Apple Wallet or Google Wallet, tap the "+" icon, and follow the instructions to add your card.

Don't have a card with us yet? Stop in today to apply!

## Focus on... Alley Kropidlowski

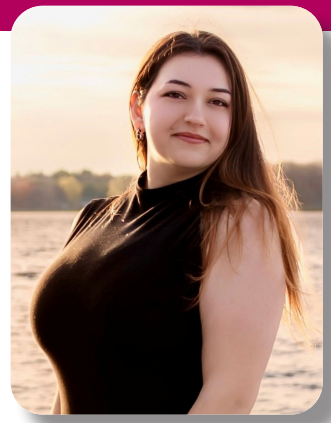
Since joining our team as a Financial Service Representative in September 2025, Alley has brought a unique spark and positive energy to our credit union floor!

Alley is the proud older sister to four younger sisters, including a brand-new baby sister. Her hobbies include stargazing on clear nights and whipping up delicious creations in the kitchen.

At our latest work potluck, Alley surprised everyone by making chocolate-covered pickles - a combination you have to try to believe! In her free time, Alley has been busy fixing up a house, putting her determination and creativity to work in new ways. Orange is her color of choice - hands down.

Working as a Financial Service Representative, Alley is often one of the first faces you'll see when opening a new account. She takes pride in helping members start their financial journey with us and always ensures every member feels welcome and supported.

We're grateful to have Alley and her enthusiasm on our team! Next time you stop by, say hello!



“Life itself  
is a privilege,  
but to live life  
to the fullest -  
well, that is a choice”

*Andy Andrews*

## Gourmet Instant Ramen

### Ingredients:

- Ramen Stock
- 3 cups beef stock
  - 2 teaspoons white miso paste
  - 1 tablespoon butter
  - 1 teaspoon soy sauce
- Hoisin Pork Loin (optional)
- 1-1 ¼ pound pork loin
  - 3 tablespoons soy sauce
  - 2 tablespoons honey
  - 2 tablespoons brown sugar
  - 2 tablespoons hoisin sauce
  - 1 tablespoon rice wine vinegar
- Other Fixings
- 8 oz. Udon noodles
  - 4 Soft Boiled Eggs
  - Grated carrot
  - Scallions
  - Cilantro
  - Sesame oil
  - Sesame seeds

### INSTRUCTIONS:

1. For ramen stock, combine beef stock, miso, butter, and soy sauce in a pot and warm over low heat. It should never boil, but a light simmer is okay.
2. For pork loin (optional, but good), mix together all ingredients in a bowl and pour over pork loin. Ideally, do this a few hours in advance or the night before so pork can marinate.
3. Place pork in a roasting pan and roast at 400 °F. for 20-25 minutes until the thickest part of the pork loin registers at least 145 degrees F. Flip the pork every 10 minutes and baste with any marinade in the pan.
4. Remove pork and let rest.
5. Meanwhile, prep other ramen ingredients including cooking the noodles according to package, grating carrot, and chopping herbs, and making soft boiled eggs.
6. Slice pork thin into coins. Divide noodles between bowls and pour in warmed ramen stock. Top each bowl with some pork, an egg, veggies, and a drizzle of sesame oil and sesame seeds. You can also add soy sauce and chili oil if you want!

## Beware of Washed Check Fraud!

Fraudsters are targeting bank accounts with “washed check” scams. Criminals steal checks from the mail, use chemicals to erase details, and rewrite them for larger amounts to themselves.

To stay protected:

- Use online bill pay or automatic payments when possible
- Avoid mailing checks from unsecured locations
- Monitor your account for unauthorized transactions
- Confirm original payee and amount remain on cleared checks
- Use gel ink on checks to make check washing less accessible
- Report any suspicious activity immediately

**Your vigilance is the best defense!**

## Quick Account Security Reminder!

**Add a Security Question:** For your protection, please ensure you've set up a security question on your account. This adds an extra layer of verification and helps keep your information safe.

**Update Your Photo ID:** Remember to provide your most recent photo identification to keep your account information current. Updating your photo ID helps us serve you better and prevents unauthorized access.

To update this information, please stop in to either branch to speak with a member service representative!

Thank you for helping us keep your account secure!

## What Makes Wisconsin Unique?

Wisconsin often flies under the radar, but there are countless reasons why the Badger State stands out from the rest. Whether it's the vibrant communities, natural wonders, or quirky traditions, here are just a few things that make Wisconsin truly unique:

### 1. A Cheese Lover's Paradise

No conversation about Wisconsin is complete without mentioning cheese. As the nation's leading cheese producer, Wisconsin is home to more than 1,200 licensed cheesemakers crafting hundreds of cheese varieties. Whether you're savoring squeaky cheese curds, sharp cheddars, or award-winning artisan wheels, you'll understand why locals take pride in their cheese expertise.

### 2. The Land of Lakes (& Waterfalls!)

With over 15,000 lakes and hundreds of waterfalls, Wisconsin is a haven for water enthusiasts. The scenic shores of Lake Superior, Lake Michigan, and the Mississippi River provide endless outdoor adventure, from boating and fishing to breathtaking hiking trails.

### 3. Fish Fry's and Supper Clubs

Locals often gather at classic supper clubs for Old Fashioneds and a Friday night fish fry, two time-honored traditions. Over 1,000 different eateries around Wisconsin participate in the weekly fish fry tradition.

### 4. Midwest Niceness

Perhaps what sets Wisconsin apart most is its warm-hearted people. Whether you're lost or just need a restaurant recommendation, locals are always ready to lend a hand. That genuine hospitality is the secret ingredient that keeps visitors coming back.

From its dairy delights to its deep-rooted traditions, Wisconsin's unique charm is impossible to bottle. Whether you're a lifelong resident or a visitor passing through, the Badger State promises friendly faces and unforgettable experiences at every turn.

## Brat Frys are Returning to Members' Advantage this Summer!

Brat Fry Dates (weather permitting):

- July 17th
- August 21st
- September 18th

All proceeds go to Children's Miracle Network! See you there!



savings  
corner

## Summertime in the Wisconsin Rapids Area

- Pick Your Own Flowers at Early Girl Flower Farm
- Grab a Bite to Eat at the Food Truck Lot – Tuesdays starting June 2nd
- Browse the Downtown Farmers Market
- Play a round of minigolf at Newman's, Papa Bears, Mini Rapids, or White Sands
- Get brunch at Lonely Oak Farm – Sundays 10am-2pm - Milladore
- See the animals at the Rapids Municipal Zoo or Wildwood Zoo (Marshfield)
- Grab a sweet treat at the Cranberry Creamery, Dairy Treat, Dairy Queen, or Swiftwater Ice Cream
- Splash around at the Witter Park Aquatics Center
- Enjoy a Water Ski Show - Thursdays at Lake Wazeecha 6:30pm
- Water Ski State Championships July 16th -19th
- Listen to a City Band Concert
- Practice your throwing skills at Evolution Throwing Company
- Grab some cheese curds or ice cream at Wisconsin Dairy State Cheese Company
- Browse around at the Rudolph Old Tractor Show – August 8th
- Get Lunch by the River – Thursdays 11:30am-1:00pm – June 4th – August 27th
- Pick Strawberries at Arnold's Strawberries

## Summertime in the Plover Area

- Take in the scenery at Schmeekle Reserve
- Browse the Downtown Farmers Market
- Admire the art at the Stevens Point Sculpture Park
- Hike or Bike the Green Circle Trail
- Go to the Splash Pad at Lake Pacawa Park
- Explore the Central Wisconsin Children's Museum
- Grab a sweet treat at Carl D's, Belts or Feltz's Dairy Store
- Play a round of minigolf at Putt n Play
- Practice your throwing skills at Section 715 Axe Throwing
- Take a tour of the Stevens Point Brewery
- Enjoy free live music at PJ's - Wednesdays from 5:30-8:30 - June 3rd - August 19th
- Celebrate Plover – Lake Pacawa Park – July 24th & 25th
- Pick your own produce at Food & Farm Exploration Center  
- Tentative dates: July 7th, August 4th, September 1st
- Pick Blueberries at Chet's Blueberry Farm

Sudoku Solution

4	8	6	2	7	1	3	5	9
9	5	7	3	8	6	2	4	1
2	3	1	4	9	5	6	8	7
7	9	4	8	1	3	5	6	2
8	2	3	5	6	7	1	9	4
1	6	5	9	2	4	7	3	8
3	7	8	1	5	9	4	2	6
6	4	9	7	3	2	8	1	5
5	1	2	6	4	8	9	7	3

**Open Deposit**  
.15%

**Share Certificate**  
(\$1,000 minimum deposit)  
6 month term 1.25%  
12 month term 2.50%  
18 month term 2.75%  
24 month term 2.80%  
30 month term 2.85%  
36 month term 3.05%  
48 month term 3.30%  
60 month term 3.40%

**IRA Share Certificates**  
**Traditional/Roth/Health Savings and Education SAs**  
(\$1,000 minimum deposit)  
12 month term 2.50%  
18 month term 2.75%  
24 month term 2.80%  
30 month term 2.85%  
36 month term 3.05%  
48 month term 3.30%  
60 month term 3.40%

**IRA Passbook** .75%

**Money Market Savings**  
(\$1,000 minimum deposit)  
From 0.65% - 3.00 %

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:**  
Independence Day - Saturday, July 4th  
Labor Day - Monday, September 7th