

Want to make your home your dream home? HILP is here.

The Wisconsin Housing and Economic Development Authority, WHEDA, in partnership with Members' Advantage Credit Union is now offering a 15-year fixed-rate Home Improvement Loan Program (HILP) for homeowners like you to update your aging home and make it your dream home. Whether you're revamping a space to make it more functional or simply more beautiful, loans are available from \$10K to \$50K up to 125% loan to value for eligible borrowers and property types. You have six months to complete the renovation and will receive a closing cost credit of \$500 when your loan is approved.

"The limited supply of affordable, move-in ready properties doesn't match the need so we want to encourage the revitalization of existing homes. This program helps people living in rural and urban areas where the housing inventory is older. Through this new program we can help existing homeowners with resources to improve and boost the value of their homes," said WHEDA CEO and Executive Director Elmer Moore, Jr.

Qualifying properties must be owner-occupied, and owners must comply with household income limits. Current non-WHEDA first mortgage holders are eligible to apply.



**Some look for a beautiful place,
others make a place beautiful.**

Apply now for a 15-year fixed rate Home Improvement Loan to give your home a new look and a new beautiful spirit.
Make it your dream home!

Loans from **\$10K to \$50K** are available to make your home more energy efficient, more comfortable, or even larger.

- Up to 125% loan to value for eligible borrowers and property types.
- Six months to complete renovation.
- \$500 closing cost credit

Certain program and property restrictions and eligibility requirements apply. Loans are underwritten by the Wisconsin Housing and Economic Development Authority.





"This program is yet another WHEDA tool our lending partners, like Members' Advantage Credit Union, can use to help homeowners enjoy their homes and stay in them until interest rates stabilize and the purchasing market ramps up again," said Rob Staflien, Director of WHEDA's Single Family Group.

WHEDA helps Homeowners
For 50 years, WHEDA has worked to provide low-cost financing for housing and small business development in Wisconsin. Since 1972, WHEDA has helped more than 137,600 families purchase a home.

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



Scholarship Winners

Congratulations to **Amber Gry**s and **Trista Marzofka** for each winning a \$500 scholarship from Members' Advantage Credit Union! They each wrote an essay and were judged anonymously. The essay question was:

What motivates you to become financially successful? What methods, tools or resources will you utilize to achieve your financial goals?

Amber will be attending the University of Wisconsin - Stevens Point.

Trista will be attending the University of Wisconsin - Milwaukee.

Members' Advantage wishes you the best!



Have you heard about our student loans?

If you have a student heading to college later this year, you may be wondering how to cover remaining costs after savings, earnings, scholarships, federal student loans and other aid are exhausted.

You already trust us with many of your money matters. You can also rely on us to provide you with lower-rate private student loans that work for your family. We have partnered with ISL Education Lending to provide undergraduate and graduate loans with fixed or variable rates and multiple in-school payment options.

ISL Education Lending is a nonprofit with more than 40 years of experience providing student funding solutions. They know student loans and are able to provide you with rates that are comparable to, or better than, the rates many national lenders offer.

You can also pre-qualify in a matter of moments to see your rate before you apply. Pre-qualifying does not impact your credit score.

If you or your family need additional funds to pay for college, visit our website to learn more about our student loan options.

Loans are subject to credit approval.

Wisconsin Summer Bucket List

- Go to a fair
- Pick strawberries
- Kayak
- Try a new recipe
- Attend an outdoor concert
- Go to a food truck
- Attend a parade
- Have a picnic
- Go to a splash pad
- Feed the ducks
- Go to a greenhouse
- Go to the beach
- Nap in a hammock
- Make tie-dye shirts
- Go fishing
- Go to a baseball game
- Have a water balloon fight
- Play disc golf
- Have a barbecue
- Watch fireflies
- Go to the Farmer's Market
- Read a book
- Watch the sunset
- Make s'mores
- Fly a kite
- Bake a pie from scratch
- Go bowling
- Go to an escape room
- Go mini golfing
- Go axe throwing



Focus on... Jaida Brost

Jaida Brost began working at Members' Advantage Credit Union in November of 2022 as a Part-Time Member Service Representative and moved to a Full-Time MSR in April of 2023. Jaida works in our Wisconsin Rapids branch.

Jaida grew up in Nekoosa. She likes to spend her free time hanging out with her family including her two younger sisters Brianna and Gracie. Jaida also likes to kayak, hike, ride bikes and travel. She has her first trip to Alaska planned for this August. Jaida loves her two dogs and cat, Bo, Rocky and Rex. A fun fact about Jaida is that her favorite color is periwinkle. Her favorite recipe to make is lemon cake.



Stop in to admire Jaida's artwork on the teller line and say hi when you visit our Rapids office!

We're getting excited about our new mobile app!

Please help us in rolling out our new online banking mobile app! With the addition of our new mobile app, we will need your updated phone number, email address and home address. Please stop in or call if your information needs to be updated in our system to make the switch go over smoothly! Our tentative roll out date is October of 2023.

Lemon Cake

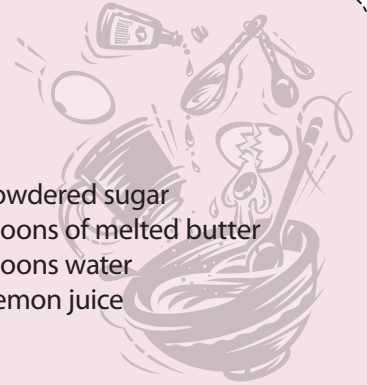
Ingredients:

- 1 box of lemon or yellow cake mix
- 1 small box of lemon pudding mix
- $\frac{3}{4}$ cup water
- $\frac{3}{4}$ cup oil
- 4 eggs beaten

Bake at 350 for 30 to 35 minutes in a 9X13 pan

Glaze:

- 2 cups powdered sugar
- 2 tablespoons of melted butter
- 2 tablespoons water
- $\frac{1}{3}$ cup lemon juice

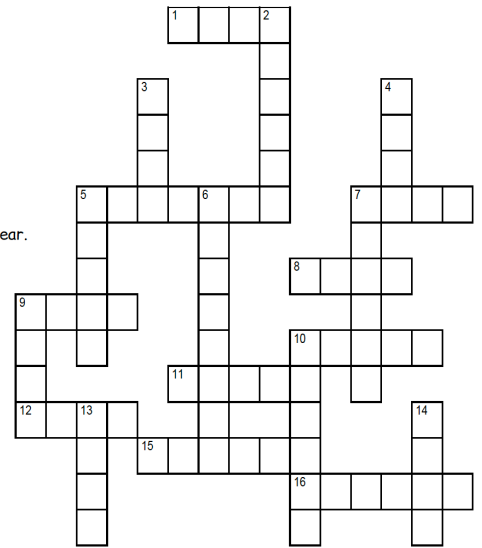


Across

1. Grains on the beach.
5. Living in a tent.
7. It warms you up.
8. Two wheeled transportation.
9. Comes with a shovel.
10. Full of daylight.
11. A sandy shore.
12. Area of inland water.
15. Warmest 3 months of the year.
16. Top for warm weather.

Down

2. Plunging into the water.
3. Move through the water.
4. Summer hazard.
5. House in the woods.
6. Frozen treat.
7. Trail walking.
9. A place to swim
10. Pants for hot weather.
13. Toy for a windy day.
14. Mildly hot.



Word Bank

BEACH, BIKE, CABIN, CAMPING, DIVING, FIRE, HEAT, HIKING, ICE CREAM, KITE, LAKE, PAIL, POOL, SAND, SHORTS, SUMMER, SUNNY, SWIM, T-SHIRT, WARM



If you change the way you look at things, the things you look at change.



Funding Your Future

Brought to you by: South Wood County Financial Stability Coalition

Three Steps to Smarter Spending

A budget is one of the most effective tools for achieving and maintaining financial stability.

Step #1 - Define Income and Expenses

Identify your current income, expenses, and debts. Be realistic and specific. Part of being realistic is also including flexibility in your spending plan. Remember to plan for unexpected or emergency expenses.

Does your income cover all of your living expenses?

Step #2 - Track Your Spending

Track your spending over an entire month, then review your spending and compare it to what you planned. Tracking your spending allows you to know exactly where your money is going. After a few months, you will have a better idea of where you may be able to cut spending.

Step #3 - Keep At It

You may need to adjust your spending plan and lifestyle choices. If you are consistently overspending, you may need to find ways to cut back. Depending on your situation, government or non-profit assistance programs may be able to help. Call United Way's 211 to get connected to support services available to you.

Make budgeting part of your regular daily, weekly, or monthly routine and you will be successful.



savings
corner

Open Deposit

.15%

Share Certificate

(\$1,000 minimum deposit)

3 month SPECIAL 4.25%

6 month term 1.25%

7 month SPECIAL 4.50%

11 month SPECIAL 4.75%

12 month term 3.25%

18 month term 3.25%

24 month term 3.00%

30 month term 3.05%

36 month term 3.10%

48 month term 3.30%

60 month term 3.40%

IRA Share Certificates

Traditional/Roth/Health Savings and Education SAs

(\$1,000 minimum deposit)

7 month SPECIAL 4.50%

11 month SPECIAL 4.75%

12 month term 3.25%

18 month term 3.25%

24 month term 3.00%

30 month term 3.05%

36 month term 3.10%

48 month term 3.30%

60 month term 3.40%

IRA Passbook .75%

Money Market Sharedraft

(\$1,000 minimum deposit)

From 0.45% - 2.25%

Rates are subject to change.

*APY=Annual percentage Yield



Brat Frys are Returning to Members' Advantage this Summer!

Brat Fry Dates (weather permitting):

July 21st

August 18th

September 15th

All proceeds go to Children's Miracle Network

See you there!

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:

Tuesday, July 4 - Independence Day

Monday, September 4 - Labor Day