

# **STOP** Paying for Your Own Money!

ATM fees could be costing you **\$200** a year or more...but you can eliminate them.

Ask for cash back at the store and save a bundle!

ATM fees are on the rise. A single stop for cash can cost you **\$3.50** or more in fees—that could add up to hundreds of dollars per year!

It's easy to eliminate fees. Simply ask for cash back when you use your debit card for purchases at retail stores.

You'll eliminate an extra stop at the ATM and save big!

**Stop paying for your own money—start receiving cash back at the store 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

## Children's Miracle Network Update

February is "Credit Unions for Kids" month nationwide with credit unions and Children's Miracle Network (CMN) working together to raise money for the kids in our local area. Members' Advantage Credit Union will again be showing our support for CMN by doing a variety of fundraising throughout the month of February. We will be participating in the Share-A-Bear Program. This program allows members to "sponsor" a Beanie Bear for \$5.00 or a Beanie Buddy for \$10.00. These bears are given to the children at St. Joseph's Hospital who are admitted for either outpatient or inpatient surgery. You can choose the bear that you want to sponsor and send a message to the child along with the bear. This is a wonderful way to help ease the fear that these children are experiencing. Along with the Share-A-Bear program we will be hosting a bake sale/brat fry. Also, look for posters at the Credit Union for other fundraisers we will be doing in the month of February. So please stop in at either of our offices and see how you can help us help the kids in our area.



## Join Us for **YOUR** Annual Meeting

The entire Credit Union benefits when its' members participate. That's why we invite every member to attend our—YOUR—annual meeting. ALL members are equal owners of their Credit Union.

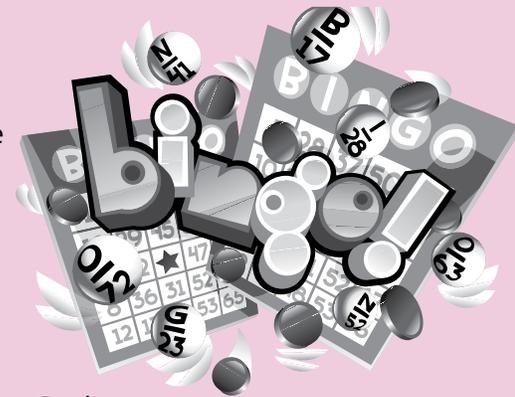
The annual meeting is an occasion for management and elected officials to report to you, the owners. It's also an opportunity for you to learn about the Credit Union's financial position, products and services, current business issues, and goals. You'll meet face-to-face with the people who operate your Credit Union.

Without your input, leaders can only guess what you and other owners want from your Credit Union.

Date: **Saturday, April 26, 2014**

Location: **Ridges Supper Club | 2311 Griffith Avenue | Wisconsin Rapids, WI**

**Bingo to follow business meeting • Tickets will be available from March 1 – March 31, 2014.**



## It's Our Privilege to Serve You With No Surcharge Fees

We are pleased to announce that you can now enjoy expanded ATM access with no surcharge fees!

Along with our recent change to the SHAZAM® Debit MasterCard program, we've also joined the Privileged Status® program, a group of independent, community financial institutions, in order to provide you with a no-surcharge guarantee.

How do you benefit? It's easy! Now, in addition to looking for the familiar SHAZAM logo, you can also look for the Privileged Status logo. If the Privileged Status logo appears on the ATM, you will not pay a surcharge fee to complete your transaction at that machine.

Currently, there are thousands of Privileged Status ATMs available to you.

We're pleased to provide you this value-added service. Consider it another way for us to express our appreciation for your business.

The number of Privileged Status locations is constantly growing. If you would like a directory of these ATM locations, visit the SHAZAM Web site at [www.shazam.net](http://www.shazam.net).

It is our privilege to serve you with the Privileged Status program. Watch for information on our website at [www.membersadvantagecu.com](http://www.membersadvantagecu.com) about additional surcharge-free networks as they become available to you.



### Introducing SHAZAM BOLT\$

The mobile app that lets you track your account!



Receive fraud alerts on your smartphone or tablet.

Check your account balance ... anytime, anywhere.



## Protect Yourself with 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

### Help play it safe.

Debt Protection is a voluntary loan-payment protection product that helps you get relief from the financial burden of delinquency, default, or foreclosure if a protected life event unexpectedly happens to you. And, simple eligibility requirements help ease the enrollment process.

### Ask about protecting your loan payments.

If a protected life event happens to you (and you're a protected borrower or co-borrower on the loan), Debt Protection will cancel or waive your loan payment(s), up to the contract maximums—helping to lessen your worries, and your family's worries, about paying loans during a time when your income may be reduced or lost and paying other household bills becomes challenging.

Protected events include:

- Loss of life, including those caused by acts of war
- Disability, including those caused by acts of war
- Involuntary unemployment

### Call the loan department at (715) 421-7739 and ask about protecting your loans, today.

*Disclosure: Your purchase of Debt Protection is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusion may apply. Please contact your loan representative, or refer to the Member Agreement for a full explanation of the terms of Debt Protection. You may cancel the protection at any time. If you cancel protection within 30 days you will receive a full refund of any fee paid.*



## 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. You can also use this loan to consolidate debt.

### Features:

- Rate as low as 3.375% APR
- 10-Year term
- Choose your payment due date
- Fast closing
- No pre-payment penalty



Lowest rate available 3.375% 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 3.375% 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.

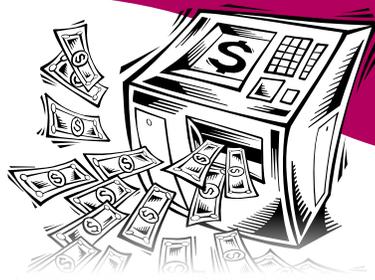


Car sickness is the feeling you get when the monthly payment is due.

~Author Unknown



# ATM Annual Safety Notice



visit us on the web at  
[www.membersadvantagecu.com](http://www.membersadvantagecu.com)

Using your ATM/debit card is the simple, hassle-free way to get cash, make deposits, check account balances, transfer funds, make purchases and more. To enjoy the many conveniences electronic banking offers, you should make ATM/debit card security a priority. Here are some important safety tips.

## ATM/Debit Card Security

**Treat your card like cash. Always keep your card in a safe place.  
Keep your "PIN" a secret.**

ATM transactions and PIN debit purchases require the use of a secret code known as a personal identification number or PIN. Memorize your PIN, and never write it on your card or store it with your card. Never let someone else enter your PIN for you.

### Stolen card.

Promptly call your financial institution if your card is lost or stolen to reduce the chance that it will be used improperly. Prompt notice of lost or stolen cards will also limit your potential liability for unauthorized transactions.

### Review your account statements.

Review all account statements from your financial institution promptly, and report any errors (including transactions you believe may be unauthorized) as soon as possible.

Prompt notification will limit your potential liability for unauthorized transactions.

## ATM Security

**Always observe the ATM surroundings before conducting a transaction.**

If anyone or anything appears to be suspicious, leave the area at once. If you drive to an ATM, park as close as possible to the terminal. Observe the entire area from the safety of your car before getting out.

**If an ATM is obstructed from view or poorly lit, go to another ATM.**

If possible, report the problem to the financial institution that operates the ATM.

**It is a good idea to take another person with you when using an ATM, especially at night. Minimize the time spent at the ATM when conducting a transaction.**

Have your card out and ready to use. Do not allow a stranger to assist you in making a transaction, even if you have trouble or your card gets stuck. When your transaction is complete, put your card, money and receipt away and immediately leave the area. Never count your money while at the ATM.

**Block the view of others when using the ATM.**

Stand between the ATM and anyone waiting to use the terminal. Shield the keypad as necessary when entering your PIN and transaction amount.

**If you see anyone or anything suspicious, cancel your transaction and leave the area at once.**

If anyone follows you, go immediately to a crowded, well-lit area and call the police.

**Look for possible fraudulent devices attached to the ATM.**

If the ATM appears to have any attachments or alterations to the card slot or keypad, do not use the ATM. If possible, report the potential problem to the financial institution that operates the ATM.

## 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*