

## Six Steps to Organizing Your Finances

*Do you know your net worth? Or how much you spend each month, and on what?  
Or how much you can expect from your pension plan or Social Security in retirement?*

*A no to most of these questions puts you with the majority of the population who have been too busy with life to get a handle on their finances.*

*Fortunately, there's a five-step action plan to help you take control of your money.*

**1. Set up a financial filing system either manually or online.** Create a personalized filing system by labeling accordion file pockets with broad financial categories. Then label regular file folders with subcategories that fit your situation and file them into the accordion pockets. For example, create a Property & Casualty Insurance accordion file and fill it with a Vehicle Insurance regular file folder. There are also many online apps that will allow you to do all of this electronically.

**2. Gather records.** Look through your records to identify missing information. For example, you need an estimate of your Social Security retirement benefits. To request one, visit [ssa.gov](http://ssa.gov) or call 800-772-1213. Gather copies of your health, disability, life, homeowners, and vehicle insurance policies, and get a copy of your credit report.

You can check your credit report—the summary of your credit activity that generates your credit score—from each of the three major credit reporting agencies once a year for free. Always make your requests from the [annualcreditreport.com](http://annualcreditreport.com) website, the only site sanctioned by the Federal Trade Commission. Or, you can call 877-322-8228.

Make one request every four months in rotation among the three credit agencies so you can monitor your credit report year round.

**3. Size up your situation.** Add the estimated current value of all assets, including your home, car, personal property, savings, investments, and retirement accounts.

Next, add all liabilities, including mortgage, credit card balances, and any other outstanding debt. Then subtract liabilities from assets to figure net worth.

Then, make a list of income and expenses by reviewing paycheck stubs, online checking account information or your checkbook register, and credit card statements from the past year. Finally, track spending for a month by saving all receipts or recording cash purchases in a notebook. You also can find a spending plan or money management software program that can help organize spending by category.

**4. Chart a course.** Set financial goals—long term and short term—and figure how much money you'll need for each. Create a target saving and spending plan that meets needs using your list of income expenses. For a month or more, track actual spending to see how you're doing, making changes as necessary.

**5. Brush up on money management basics.** Contact or visit Members' Advantage Credit Union for more information about how to save and spend finances wisely.

**6. Visit [www.membersadvantagecu.com](http://www.membersadvantagecu.com) and get a FREE financial checkup with Savvy Money!**

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**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



## Long-standing IRS Rollover Interpretation Changing

If you're considering rolling over your IRA assets to an existing or new IRA, you need to be aware of an upcoming change that will affect IRA rollovers. The IRS is changing its interpretation of the one-per-12-month rule following a recent U.S. Tax Court ruling in *Bobrow v. Commissioner*. The court ruled that a taxpayer is limited to one rollover per 12-month period, regardless of the number of IRAs he/she has.

The IRS for decades stated that you could roll over one IRA distribution per 12-month period for each IRA that you own. The IRS issued guidance in March 2014 stating that it will apply the tax court's new interpretation going forward, but that it will not apply before January 1, 2015.

When the IRS applies its new interpretation effective for distributions taken on or after January 1, 2015, you may roll over only one IRA distribution in any 12-month period, regardless of how many IRAs you own. You still may perform an unlimited number of transfers.

You should consult with a competent tax advisor if you are rolling over an IRA Distribution.

Reference: Ascensus, Inc

## 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.

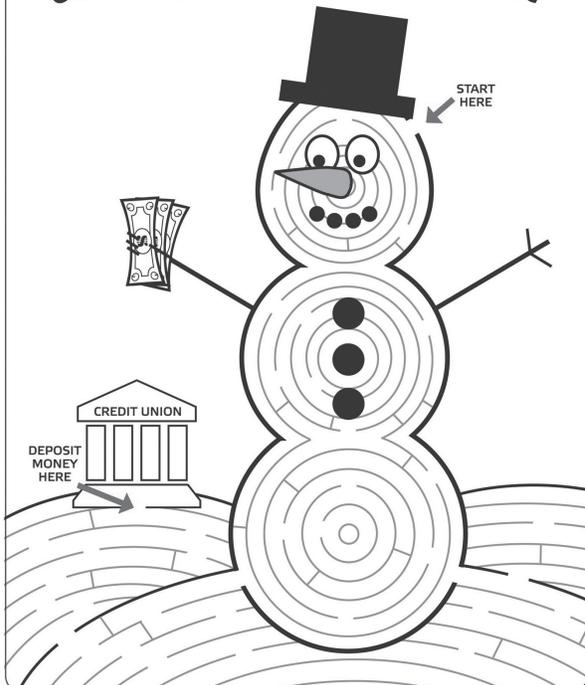
Without your input, leaders can only guess what you and other owners want from your Credit Union.

Date: **Saturday, April 25, 2015**

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

**Bingo to follow business meeting**  
**Tickets will be available from**  
**March 2 – April 10, 2015.**

## A-maze-ing Snowman



Website upgrade coming soon!



Give Your Family the  
*Gift of Membership*



Your family could be enjoying:

- Low rates on loans
- Fewer fees
- High dividends on savings
- Exceptional customer service.

Share the bennies and bring your loved ones into the credit union family today!

## Focus on... Marina Randrup

Marina Randrup has been with Members' Advantage Credit Union for just over one year now. Marina was hired as a full-time Mortgage Loan Processor. Her past experience includes working as a teller, Accounts Receivable Technician and a Mortgage Loan Processor for another Financial Institution. That, along with being a Mortgage Closer for an area Title Company, has well qualified her for her position here.

Originally from the area, Marina grew up near Kellner and graduated from Lincoln High School and Mid-State Technical College in Wisconsin Rapids. She's married and has two children of her own as well as one stepson. Her extended family lives in the central Wisconsin area as well.

When Marina isn't at the Credit Union, she enjoys being outdoors. Camping, fishing, and motocross are all activities the family enjoys together. When asked what she most enjoys about working at MACU, she said she thrives on the chaos! And while not every day provides that excitement, she enjoys her co-workers and the variety of activities the Credit Union provides. While she works in the background to complete the mortgage process for our members, she's glad to be here!



### Baked Apple Pancake

#### Ingredients

6 Eggs  
1 ½ Cup Milk  
1 Cup Flour  
3 Tablespoon Sugar  
1 Teaspoon Vanilla  
½ Teaspoon Salt  
¼ Teaspoon Cinnamon  
½ Cup Butter  
2 Large Granny Smith Apples  
3 Tablespoon Brown Sugar

#### Directions:

Place eggs, milk, flour, sugar, vanilla, salt and cinnamon in blender. Set aside. Put butter in a 9x13 glass baking dish. Place in a 425 degree oven to melt. (do not let the butter burn) Remove from oven when melted. Peel apples, slice thinly and arrange in bottom of dish over melted butter. Put in oven until butter sizzles. Remove. Blend ingredients in blender until smooth. Pour slowly over apples. Sprinkle with brown sugar. Bake in a 425 degree oven for 20 minutes. Test for doneness by inserting a knife in center. If it comes out clean, it is done. Cut and serve. If desired, you can use syrup.

Reference: Mellen House Bed and Breakfast



## 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. There will also be Chemo Ducks available to "sponsor" for \$35.00. These Chemo ducks have either a Port or a Hickman line that help CMN's Child Life Staff to explain upcoming procedures for the young oncology patients. Along with the Share-A-Bear program we will be hosting a bake sale. 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.



*The best time to start thinking about your retirement is before the boss does.*  
~Author Unknown

# ATM Annual Safety Notice

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  
using a MACU debit card.