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Easy online mortgage application | Safe and secure | Complete it on your own or with one of our loan experts | Eliminates paperwork

BLINK AND YOU'RE HOME



NMLS#449638

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

CHECK IN ON YOUR CREDIT

JUST A REMINDER

You are entitled to one free credit report per year. You can request your free credit report by visiting www.AnnualCreditReport.com or by calling 1-877-FTC-HELP. You can receive one free report from each of the three reporting agencies – Transunion, Equifax and Experian. Please note that there is a fee to receive your report with your credit score included.

INACTIVE AND DORMANT ACCOUNTS

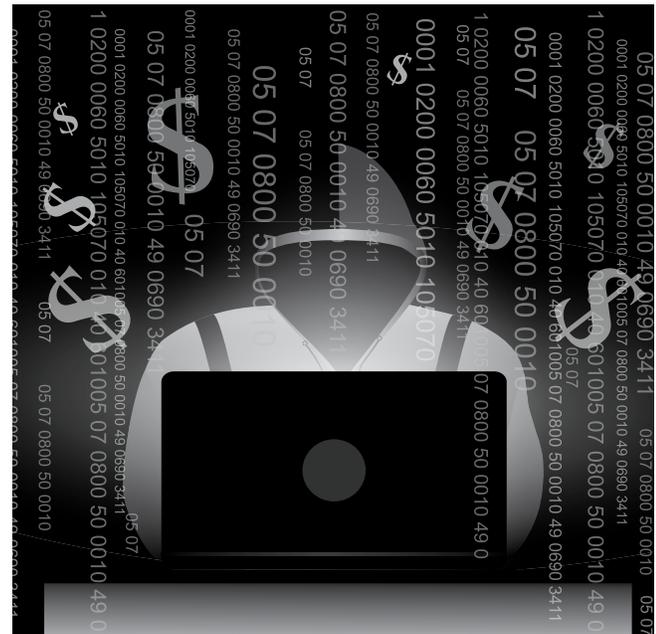
The Credit Union has a number of accounts which have been inactive for a substantial length of time. In many cases we have not received a change of address, and in some cases a member is deceased with no living relatives or “payable on death” instructions. After a certain period of inactivity when we do not know the whereabouts of the member, we are required to send any unclaimed funds to the state.

These accounts incur a cost to the Credit Union (and ultimately the entire membership) in the form of postage and production costs for mailing statements, computer software costs based on the number of open accounts, and especially in the risk of fraud on accounts that have not been used regularly. In order to minimize the financial risks to the Credit Union and the costs of maintaining these accounts, a dormant account fee is assessed on these inactive accounts.

The dormant and inactive account fee is assessed on the accounts of those members who are 18 years of age or older, have less than a minimum balance of \$100, AND have had no activity on the entire account/base number (savings, loan, CD, share draft/checking, or credit card) for 365 days or more. ALL these conditions must be met for an account to be deemed inactive and have the fee assessed. The monthly dormancy fee is currently \$5.00, and is assessed at month end.

Avoid the fee! Be an active member. After all, you own it!

In the event that we charge your account in error, please bring it to our attention and we will gladly refund you the inactivity fee.



FRAUD ALERTS: *BE AWARE!*

With fraud ever on the increase the vendors for Members Advantage Credit Union credit and debit cards are implementing new procedures for fraud alerts. Please be aware that if fraud is suspected on either your debit or credit card you may be receiving a text message and/or a phone call concerning the suspicious activity. As always if you are concerned about a contact you receive please call the credit union directly.

Focus on... Kristin Spoon

Kristin Spoon began working at Members' Advantage Credit Union in May of 2015 as a part time MSR. In July of 2018 she accepted a position as full time MSR at the Plover location.

Kristin grew up in Stevens Point with her parents and two older brothers. She graduated from SPASH in 2014 and graduated from UW- Stevens Point in 2018 with a degree in Early Childhood Education. Although Kristin's love for working with children is still there, she decided to continue her journey with Members' Advantage Credit Union as a full time MSR. Before working for the credit union, Kristin worked at Subway as well as a daycare in Plover.

While not at work, Kristin enjoys spending time with her family. Kristin and her family get together every Sunday to have dinner with each other and stay in touch. In the summer Kristin loves to go boating on her parents' boat. In the winter Kristin enjoys baking and staying inside watching Hallmark movies with her fiancé. Kristin and her fiancé have one dog and one cat who are both full of energy. They enjoy playing outside with their dog and taking her for walks.

Stop in and say hi to Kristin when you visit our Plover office. She will be happy to help!



Raspberry Fluff Jello salad

1 box (5.1 oz) instant vanilla pudding

32 oz. container vanilla yogurt

8 oz. container cool whip

Fresh or frozen raspberries to taste

1. In a large bowl, combine the pudding mix (dry) and the vanilla yogurt. Mix well.
2. Mix the container of cool whip into the mixture.
3. Lastly, mix in the raspberries.
4. Enjoy ☺



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EQUAL HOUSING
OPPORTUNITY

NCUA

"Beware of little expenses. A small leak will sink a great ship."

—Benjamin Franklin



If you could stop fraud in its tracks, *at the very first attempt of someone else trying to use your card*, wouldn't you want to do it? Of course you would! You can do just that with the SHAZAM BOLTS\$ app.

BOLTS\$ is a free mobile app that helps protect you from fraud by sending alerts when your card is used so you can quickly detect unauthorized activity. You choose which alerts to receive and when. Alerts include:

- Purchases exceeding thresholds you set.
- Purchases made via the internet or over the phone.
- Suspicious or high-risk purchases.

If you receive an alert, you can quickly take action to prevent fraud.

With BOLTS\$, you can also:

- Check your account balance without logging in with the Quick Balance feature.
- Find nearby ATMs.
- Log in with just your fingerprint.

Use BOLTS\$ along with the Mobile Banking Site for increased protection against fraud.

Visit your app store and search for "SHAZAM BOLTS\$" to download now. Or, scan the applicable code on the right.

We hope you take advantage of this powerful tool. If you have any questions, please give us a call at 715-421-1610.



5 SMART MONEY MOVES TO MAKE THIS FALL

It's time to start thinking about your year-end money strategy. Christmas and New Year's are closer than you think. Use the following strategies to make the rest of the year count.

1. Clean out your closet. Ever feel tempted to head to the mall and buy new clothes because you just have *nothing* to wear? Clean out your closet and bring the cold weather clothes to the front before swiping your card. Remember to try old clothes on to make sure everything still fits, and donate appropriately.
2. Add holidays into your budget. Say you've followed your winter, spring and summer budget perfectly, then don't forget that Thanksgiving, Christmas, Hanukkah, Kwanzaa and New Year's Eve are just around the corner. It's easy to blow your budget on these holidays, so if you haven't already, plan for them now.
3. Up your 401K. If you can afford another percent off your paycheck, why not up your retirement deductions? The more you save now, the more tax benefits AND the less you have to worry about the future. Throw another percent at it and watch it grow.
4. Spend your FSA dollars. Use it or lose it. You've already saved this money, so don't leave it on the table. If you waste it, it's your money you're throwing away, not your employer's!
5. Plan to use your vacation days. Using your vacation days is key to living a successful, balanced life. Even if you have a staycation, it's critical to use your well-deserved days off. If you plan now, you can even save for a weekend getaway before the end of the year.

Life is all about balance. As the weather turns colder, it's a great time to reflect on the money progress you've made throughout the past year and start focusing on small wins to finish the year right.

savings corner

Open Deposit
.20% APY*

Share Certificate
(\$1,000 minimum deposit)
6 month term 1.31% APY*
12 month term 1.82% APY*
18 month term 1.92% APY*
24 month term 2.33% APY*
30 month term 2.38% APY*
36 month term 2.53% APY*
48 month term 2.69% APY*
60 month term 2.79% APY*

IRA Share Certificates
Traditional/Roth/Health Savings and Education SAs

(\$1,000 minimum deposit)
12 month term 1.82% APY*
18 month term 1.92% APY*
24 month term 2.33% APY*
30 month term 2.38% APY*
36 month term 2.53% APY*
48 month term 2.69% APY*
60 month term 2.79% APY*

IRA Passbook
.40% APY*

Money Market Sharedraft
(\$1,000 minimum deposit)
From 0.20% - .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.

MACU will be CLOSED

November 22 - Thanksgiving

December 24 Drive-up only open 7-12

December 25 - Christmas

January 1 - New Years