



Members' Advantage

CREDIT UNION

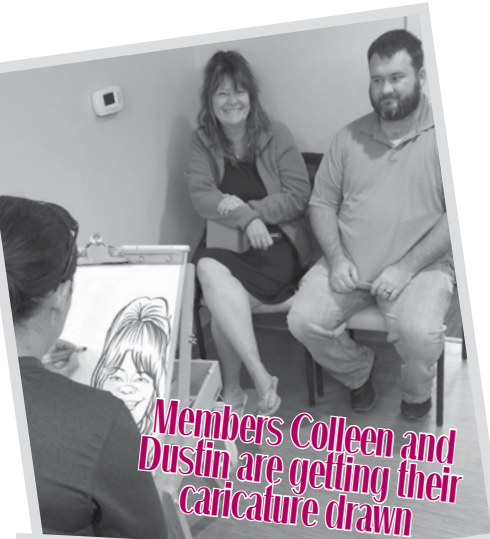
THE Advantage

quarterly newsletter

FALL 2019

www.membersadvantagecu.com

Our GRAND OPENING was a SUCCESS!



Members Colleen and Dustin are getting their caricature drawn



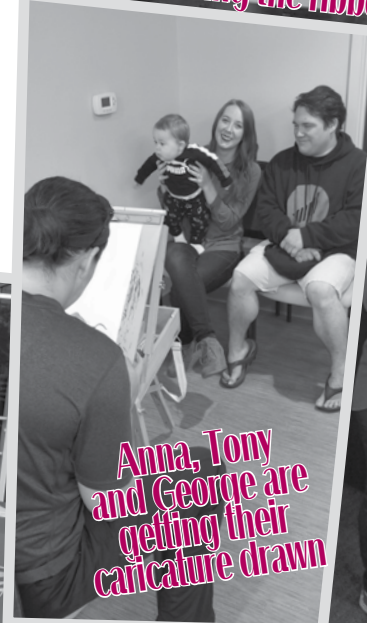
Board, staff and members of the Chamber of Commerce during the ribbon cutting



Our volunteers with the brat fry



Big Red from WYIE



Anna, Tony and George are getting their caricature drawn



Rachael was giving raffle tickets



Kirby Kangaroo was hopping around to visit



Board and Management after the ribbon cutting



April was hanging with Kirby Kangaroo

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

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.



MACU is getting a Website Upgrade.

Keep an eye out for a new website experience. Coming soon!



TITLE AND REGISTRATION FEE INCREASES

Vehicle titles and registration fees are increasing in Wisconsin. The new fees take effect on October 1, 2019. Some of the fee changes include titles increasing from \$69.50 to \$164.50 and automobile registration increasing from \$75.00 to \$85.00 annually. Some truck registration fees are also increasing. Visit the Wisconsin DOT website for a complete list of fee changes.



Focus on... MELISSA KAMINSKI

Melissa (Missie) Kaminski joined the staff of Members' Advantage Credit Union as a fulltime Financial Service Representative in March of 2018. Some of her responsibilities include opening new accounts, IRAs, setting up home banking and much more. Missie previously had worked at Wood Trust Bank for 3 years.

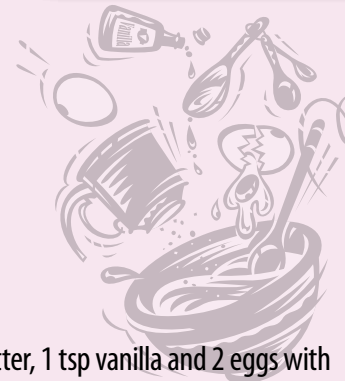
Missie grew up in Batavia IL (a west suburb of Chicago) and moved to Wisconsin Rapids in 2008. She is married and has two sons – Caleb (24) who graduated from Assumption High School and Noah (18) who just recently graduated from Lincoln High School. Their family also includes 2 dogs, 1 cat and 2 birds.

When she is not helping members at the credit union, Missie enjoys walking, gardening and traveling. Missie is happy to help with all your banking needs!



GOOEY BUTTER CAKE

- 1 (18.25 ounce) yellow cake mix
- ½ C butter, melted
- 4 eggs
- 2 tsp vanilla extract
- 1 (8 ounce) cream cheese
- 4 C powdered sugar



Preheat oven to 350 degrees. Mix cake mix, melted butter, 1 tsp vanilla and 2 eggs with a spoon. Pat into a 9x13 baking pan.

Mix cream cheese, remaining 2 eggs and 1 tsp vanilla with an electric mixer. Slowly beat in powdered sugar. Pour over cake layer.

Bake 40 to 45 minutes. Let cool.

We have set up country blocks (you will not be able to do transactions with your cards) on our Debit card and Credit card Programs due to recent fraud in those countries. Remember that we do have other means for you to have spending money if you happen to be visiting these countries. All countries other than the United States is blocked on our Debit cards. Call us about having your Debit card temporarily unblocked. Here is the list of countries blocked for credit cards:



- | | |
|---------------------|----------------------|
| Australia | Malaysia |
| Romania | Pakistan |
| Ukraine | Russian Federation |
| Bulgaria | Slovakia |
| Belarus | Yugoslavia |
| Lithuania | Bosnia & Herzegovina |
| Turkey | Africa |
| Croatia | France |
| Indonesia | Germany |
| Japan | Greece |
| Thailand | Ireland |
| Taiwan | Italy |
| Hong Kong | Spain |
| North & South Korea | United Kingdom |
| Kazakhstan | |



"Don't count the days, make the days count."



visit us on the web at www.membersadvantagecu.com

Our Plover location has been awarded
Best Mortgage Lender
and
Best Bank or Credit Union
for all of Portage County!
Thank you to YOU, our members,
who have made this possible!

How should I contact my financial institution while traveling and using my MACU Debit card?

Use the SHAZAM BOLT\$ mobile app! Simply tap on "Manage travel notices" on the menu screen, follow the prompts and provide us your travel dates and destinations.

Submitting a travel notice is a good idea, so we aren't surprised when we see debit card purchases originating from an unusual area, such as another state or country. It's possible we might flag those transactions as fraudulent and put a hold on your card until we find out for sure. Telling us when you're traveling helps us identify legitimate transactions quickly.

Download this powerful mobile app today. Search "SHAZAM BOLT\$" in your app store to learn more and to download.

Apple App Store: [https://itunes.apple.com/us/app/shazambolt\\$/id571486405?mt=8](https://itunes.apple.com/us/app/shazambolt$/id571486405?mt=8)

Google Play: <https://play.google.com/store/apps/details?id=net.shazam.bolt&hl=en>

4 Signs You Need to Clean Up Your Finances

It's easy to see when your house needs cleaning: clothes are on the floor; dirty dishes are stacked in the sink. But it may be a little harder to know when to "tidy up" your finances. Here are a few signs:

1. You're living paycheck to paycheck

If you barely make ends meet at the end of the month, it's time to buy yourself some wiggle room for unexpected events. Start by cutting back on at least one major expense and putting that money into an emergency fund. The goal of an emergency fund is to be able to cover a three-month period of unemployment, at a minimum. Consider downsizing to a smaller home or apartment, going from a two-car household to one, or commuting by bus or bike. Getting a side gig is another way to boost your emergency funding.

2. You're not saving for retirement

According to Northwestern Mutual's 2018 study, 21% of Americans have not saved for their retirement. If you're one of those people, it's time to start. Your goal should be to save 15% or more of your monthly income for your retirement. If you're not used to saving, going from 0 to 15%

might be hard. So, start small and simply set aside \$50 each month. Increase that amount when you get a raise or get a better handle on your expenses.

3. You're carrying credit card debt

There is good debt—mortgages for homes and loans for education—but there is also bad debt. Credit card debt is the worst kind of debt you can have, and the longer you carry it, the more money you end up losing in interest. If you're up to your chin in credit card debt, maybe it's time to create a budget and move to a cash-only system until your debt is under control.

4. You don't have a budget in place.

Do you follow a budget? Many Americans don't, even though it's probably the most effective way to manage money. Without a budget in place, you'll have a hard time seeing where your money is going, where you're overspending, and where you can make changes.

If any of these signs apply to you, it's time to clean up and learn how to manage your money. You'll be thankful in the long run.

savings corner

Open Deposit
.20% APY*

Share Certificate

(\$1,000 minimum deposit)

6 month term 1.12% APY*
12 month term 1.77% APY*
18 month term 1.87% APY*
24 month term 2.43% APY*
30 month term 2.12% APY*
36 month term 2.53% APY*
48 month term 2.58% APY*
60 month term 2.69% APY*

IRA Share Certificates

Traditional/Roth/Health Savings and Education SAs

(\$1,000 minimum deposit)

12 month term 1.77% APY*
18 month term 1.87% APY*
24 month term 2.43% APY*
30 month term 2.12% APY*
36 month term 2.53% APY*
48 month term 2.58% APY*
60 month term 2.69% APY*

IRA Passbook

.60% APY*

Money Market Sharedraft

(\$1,000 minimum deposit)

From 0.50% - 1.01% 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 28 - Thanksgiving

December 24 - Drive-up only open 7-12

December 25 - Christmas

January 1 - New Years