

## EMV Credit & Debit Cards Being Phased In

### What is EMV?

EMV® stands for Europay, MasterCard®, and VISA®, and is commonly referred to as a chip card. The chip within the card stores account information more securely, and the technology itself provides protection against fraudsters creating a replica of your card. The U.S. has started the process of migrating to EMV.

### Why the switch to chip cards?

The biggest benefit of switching to chip cards is the reductions in card fraud resulting from counterfeit, lost and stolen cards.



### What does a chip card look like?

A chip card is the same size, shape, and weight as your current card. The main differences you'll notice include a chip on the front of the card, and the card will need to be inserted in the store of ATM terminal to be read. Chip cards will have a chip on the front and a magnetic stripe on the back, for the foreseeable future. You may need to use one or the other, depending on the situation, during the lengthy U.S. transition period. It's important to understand that your card will work; it just needs to be used correctly.

### How will it all work?

Physically, the purchasing process will feel the same as it does now, except your card is inserted and left in the terminal while your transaction processes, rather than being swiped through the card reader. If you swipe your chip card at a chip-enabled terminal, the terminal will prompt you to insert the card if it's capable of supporting a chip transaction. If the terminal is not chip-enabled you will swipe your card as you have always done.

### What does a chip-enabled terminal look like?

A chip-enabled terminal looks almost identical to the terminals you use today when you swipe your cards. In addition to the magnetic stripe reader, chip card terminals have a slot on the front where you will insert a leave your card while your transaction processes.

### When will you receive your MACU Debit or Credit Cards?

Starting in the 1st quarter of 2016, you will receive your new MACU Debit or Credit card with an EMV Chip as your card expires.

Reference: SHAZAM®

### 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

# Parent of a Teen? Know a Teen?

*Tell Them to Play Money Mission!*



Farm-this, Mafia-that...we all know teens play plenty of games online.

Enter Money Mission. Now when they play games online, they can also have the chance to earn **scholarships for college!**

### ***What is Money Mission?***

Money Mission is an online simulation, available to play through Members' Advantage Credit Union, that teaches real life financial skills. Teens create an avatar and live, work and make real life financial decisions in the game's simulated village, Mission Heights. Money Mission gives youth an opportunity to consider the financial obligations they face and how they will deal with them in real life.

### ***How Long is the Game?***

During each session, players are encouraged to make a wide range of decisions, including buying a car, trading stocks, and holding down a job. The choices players make are tied to their avatar's happiness meter,

a barometer designed to demonstrate how good financial decisions require life balance. Those who navigate this simulated world successfully will have a chance to win a scholarship.

### ***Why is Money Mission Important?***

This is the only financial literacy tool in the marketplace that fulfills the need for financial education within an interactive, online competitive gaming environment that also rewards college bound seniors with scholarships to pursue a post-secondary education.

### ***How Do Teens Start Playing?***

Anyone can sign up to play Money Mission at [www.membersadvantagecu.com](http://www.membersadvantagecu.com). When you click on Services and then Money Mission to sign up, you'll enter Mission Heights and begin your Money Mission. College bound seniors will also have the opportunity to compete for scholarships.

***Encourage the teens you know  
to sign up for Money Mission!***

## 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.*

## Focus on Student Intern... **Nicole Burdick**

Nicole Burdick has been working at the Wisconsin Rapids-Lincoln Street office of Members' Advantage Credit Union for almost a year and a half now, having come to us through the Youth Apprenticeship program at Lincoln High School. You'll find Nicole working primarily as a Member Service Representative.

Nicole lives with her mom and older sister, as well as her two dogs; Buddy is a 14 year old beagle, and Finley is a 4 year old Chiweenie...a cross between a Chihuahua and a Dachshund! She and her dogs enjoy snuggling, reading, and watching YouTube videos together.

Currently a senior at LHS, Nicole has plans to attend college at the University of Wisconsin, either at Eau Claire or Madison, pursuing an education to become a civil engineer. This girl has ambition!

When asked about her favorite part of working for MACU, she said she really enjoys the camaraderie with her fellow MSR's. The feeling seems to be mutual, as her coworkers enjoy having Nicole here, too!



### Hello Dolly Bars

#### Ingredients

- 1 stick margarine
- 1 cup graham cracker crumbs
- 1 cup of coconut
- 1 cup of chocolate chips
- ½ cup chopped nuts
- 1 can sweetened condensed milk

#### Directions:

Pre-heat the oven to 350° Melt the stick of margarine and pour into a 9x9 pan. Sprinkle graham crackers crumbs, coconut, chocolate chips, chopped nuts onto melted margarine. Pour sweetened condensed milk on top. Bake for 30 minutes.



Go to our website at [www.membersadvantagecu.com](http://www.membersadvantagecu.com) and look for Savvy Money to help you budget your money. Look out for new videos posted with helpful tips!

## Wisconsin Credit Unions:

### KEEP MONEY IN MEMBERS' POCKETS

Wisconsin credit union members save millions annually thanks to better rates, fewer and lower fees and a cooperative business model that puts people before profit.

### LEAD FINANCIAL EDUCATION

Credit unions encourage savings and sound financial decision-making by offering financial counseling, more than 100 school and youth-run branches, and innovative education programs.



### HELP COMMUNITIES & MAIN STREET PROSPER

Wisconsin credit unions offer small loans to grow local businesses, volunteer and donate to community programs, and employ thousands within the state.

### DELIVER DECADES OF SERVICE

Other financial institutions focus on driving profit. Since they were established, credit unions focused on people, dreams, and results.

Source: 2014 Wisconsin Credit Union Scorecard



EQUAL HOUSING OPPORTUNITY

NCUA

*“Too many people spend money they haven't earned, to buy things they don't want, to impress people they don't like.”*

~Will Rogers

# Talk About Savings!

## The Sprint Credit Union Member Discount

How would you like valuable savings on monthly wireless data bills – plus waived activation and upgrade fees? You get all that and more thanks to Members' Advantage Credit Union and Sprint's Credit Union Member Discount.

There are two ways to save with Sprint:

### Members

- Get a 10% discount on select regularly priced Sprint monthly data service
- Have your activation fee on new lines waived (\$36 savings)
- Have your upgrade fee waived (\$36 savings)
- Mention Corporate ID: NACUC\_ZZM

### Business Members

- Get a 15% discount on select regularly priced Sprint monthly data service
- Have your activation fee on new lines waived (\$36 savings)
- Have your upgrade fee waived (\$36 savings)
- Mention Corporate ID: NACUC\_ZDS\_ZZM

### Credit Union Member Verification

Verification is easy and only takes a few minutes to complete. There are four ways to verify your credit union membership:

1. Free Love My Credit Union Rewards app for Android and/or iPhone.
  - iPhone users find it at the Apple App Store.
  - Android users find the app in Google Play.
  - Search for "Love My Credit Union Rewards."
  - You will be prompted to black out all confidential information within the app.
2. Fill out and fax the Sprint Verification Form (<http://www.lovemycreditunion.org/sprint>) and supporting documents to the Sprint Corporate Accounts: 913.523.1987 or toll free: 877.687.8211.
3. Visit [www.Sprint.com/verify](http://www.Sprint.com/verify) from a mobile device.
4. Sign up for Sprint's AutoPay using your credit union checking account or credit union debit/credit card: <http://www.sprint.com/>.

**Start saving with Sprint today!**



## 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.

**We will be CLOSED**

Thursday, November 26 - Thanksgiving  
Thursday, December 24 - Drive-up **ONLY** open 7:00am-Noon  
Friday, December 25 - Christmas  
Friday, January - New Years