

Members' Advantage Credit Union Receives 2015 Datatrac Great Rate Award

Members' Advantage Credit Union was recently certified with a 2015 Datatrac Great Rate Award® for auto loans, announced Scott Vandehey, Members' Advantage Executive Vice President. Datatrac is a financial research firm which maintains America's largest interest rate database comparing interest rates for over 100,000 banking locations nationwide.

In an analysis conducted by Datatrac as of March 18, 2015 comparing 82 banking locations in the Wisconsin Rapids-Marshfield Wisconsin area, Datatrac certified that Members' Advantage Credit Union offered auto loans that were up to 39% lower than the market average which could save a member up to \$1,018 over the life of a typical 60 month auto loan. Current results of this research can be found by visiting www.membersadvantagecu.com.

We are very proud to receive this designation! We are always striving to provide the best value possible for our members and this analysis backs that up.

"Datatrac Great Rate Awards certify financial institution products which consistently outperform the market," stated Ken Wanek, Datatrac founder and CEO. "Datatrac is pleased to recognize Members' Advantage Credit Union for their ability to deliver products that deliver exceptional value to their members."

About Members' Advantage Credit Union

Members' Advantage Credit Union is a member-owned financial organization serving over 10,000 members since 1935. We are dedicated to: Meeting the changing needs of members in a friendly and professional manner and providing a variety of competitively priced financial products and services in six central Wisconsin counties. MACU is insured by NCUA.

About Datatrac

Datatrac is an independent, unbiased research firm that has monitored deposit and loan rates, fees and product features for over 25 years. Datatrac built the largest database of interest rate data in America and maintains current interest rate data on over 100,000 banking locations in the North America. Datatrac Great Rate Awards® certify that deposit and loan rates outperform the market average for comparable products. www.datatrac.net



Award Winning Auto Loan Rates
Proven to save you **MONEY***

SAVE MONEY with Members' Advantage Credit Union

4.08% APR*

2.49% APR**

39% Lower!

RATES AS LOW AS 2.49% APR**

Members' Advantage CREDIT UNION

*Based upon an analysis of 23 banking locations in the Wisconsin Rapids-Marshfield, WI market conducted by Datatrac as of January 24, 2015. Member's Advantage Credit Union's 60-month new rate rates outperformed the Wisconsin Rapids-Marshfield, WI market average by 39%. \$1,018 is the difference in interest paid between Members' Advantage Credit Union rate of 2.49% APR compared to 4.08% for the Wisconsin Rapids-Marshfield, WI market average over the life of a \$25,000 loan over 60 months.
**APR-Annual Percentage Rate. Rates stated are as low as 2.49% APR at time of printing. Rates subject to change. Offered by credit approval. Actual rate is based upon borrower's credit history, loan term and other factors. See MembersAdvantagecu.com for full details.

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

Apply for a Loan ANYplace, ANYtime, on ANY Device

Our members all lead busy lives, with plenty on their “to-do” lists each day. That’s why we offer a quicker, more convenient way to apply for loans: now you can apply online or using your smartphone or tablet, any time of day or night, from anyplace you happen to be! No need to call a loan officer or drive to the credit union, unless you prefer one of those methods.

You can apply for a car loan, a home equity loan, a debt consolidation loan, a credit card—most any of the loans we offer—whenever the mood or the need strikes. You can apply for a loan while you’re walking the dog, eating your lunch, watching TV...anyplace you have an Internet connection or

can use your smartphone. Plus, you’ll receive a response within moments of applying.

To access a loan application, go to our website www.membersadvantagecu.com on your computer, smartphone or tablet and select the “Borrow” tab, then look for “Apply for a Loan” link.

For more information about the loan application process or any of our loans, call the loan line at 715-421-7739.

“Upgraded website is here! It will respond to any device you use to make it a more user friendly experience.”

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 reduction 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 or 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 and leave your card while your transaction processes.

Reference: SHAZAM®

MACU Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As a Members' Advantage Credit Union member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived.

Our members can get:

- 10% discount on select regularly priced Sprint monthly service
- Activation fee on new lines waived (up to \$36 in savings)
- Upgrade fee waived (up to \$36 in savings)

3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZM Corporate ID to save
- Click LoveMyCreditUnion.org/Sprint
- Visit your nearest Sprint store

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

Stop paying too much for your wireless services, start saving with the Sprint Credit Union Member Discount today.



Focus on... Krista Thoe

Members' Advantage Credit Union is very pleased to introduce Krista Thoe to our members. With the growth MACU has experienced in our Mortgage Lending, Krista has been a valuable addition to our staff. She serves as a part-time Mortgage Loan Processor in our Plover office.

Prior to joining MACU, Krista had worked in a variety of fields including marketing and membership for local non-profit organizations, and then in Real Estate sales and a title and closing company for a number of years.

Krista is a "born and raised" central Wisconsinite, having graduated from Stevens Point Area High School and then completing a B.A. in Communication at the University of Wisconsin at Stevens Point. While she and her husband have maintained their roots here, the rest of Krista's family now resides in the Minneapolis area, meaning many trips back and forth to spend time with them. In addition to family time in the Twin Cities, Krista and her husband just enjoy being outdoors. They love boating in summer, along with skiing, snowmobiling, and snowshoeing in the winter to keep them busy and active.

Krista's education and experience make her a well-qualified member of our Plover staff. With her assistance, we will efficiently serve our members' mortgage needs as we continue to grow!



Spicy Grilled Shrimp with Quinoa Salad

Ingredients

¼ cup fresh lime juice, divided
10 tsp olive oil, divided
2 tsp chili powder
1 tsp ground cumin, divided
¼ tsp black pepper
1/8 tsp Spanish smoked paprika
4 garlic cloves, chopped and divided
24 large shrimp, peeled and deveined (about 1 lb)
¾ cup uncooked quinoa
½ cup chopped onion
1 cup water
½ tsp kosher salt, divided
½ tsp honey
1 cup cherry tomatoes, halved
½ cup canned organic chickpeas, rinsed and drained
½ cup diced peeled avocado
1 ounce feta cheese, crumbled
Cooking spray
¼ cup chopped fresh cilantro

Directions:

1. Preheat grill to high heat.
2. Combine 2 tablespoons lime juice, 1 tablespoon olive oil, chili powder, 1/2 teaspoon cumin, black pepper, hot sauce, paprika, and 2 garlic cloves in a medium bowl. Add shrimp; toss well. Marinate in refrigerator 30 minutes.
3. Rinse and drain quinoa. Heat 1 teaspoon oil in a large saucepan over medium-high heat. Add onion to pan; sauté 3 minutes. Add remaining 2 garlic cloves and quinoa; cook 2 minutes, stirring constantly. Add 1 cup water; bring to a boil. Cover, reduce heat, and simmer 13 minutes or until liquid is absorbed. Cool. Combine remaining 2 tablespoons lime juice, remaining 2 tablespoons olive oil, remaining 1/2 teaspoon cumin, 1/4 teaspoon salt, and honey in a large bowl; stir with a whisk. Add quinoa mixture, tomatoes, chickpeas, avocado, and cheese; toss gently.
4. Remove shrimp from bowl; discard marinade. Sprinkle shrimp with remaining 1/4 teaspoon salt. Thread 3 shrimp onto each of 8 (6-inch) skewers. Place skewers on grill rack coated with cooking spray. Grill 2 minutes on each side or until done.
5. Divide quinoa mixture evenly among 4 plates. Top each serving with 2 skewers. Garnish with cilantro.



Children's Miracle Network Update

During the month of February, Members' Advantage Credit Union again participated in the "Credit Unions for Kids" fundraising campaign. Through the generosity of our caring members and staff, we raised an amazing \$5,810!!

We would like to thank our members for their support during this campaign and all year long in helping raise money for CMN. Remember, you are making a difference in the lives of children in YOUR community.

ATTENTION! Are you College Bound?

Members' Advantage Credit Union will be offering two \$500 scholarships to graduating high school seniors or any adults continuing their education. The scholarships are open to any graduating high school senior or adult who is a member of Members' Advantage Credit Union or becomes a member. The scholarship can be used toward tuition for the college or technical college of their choice.

The scholarship applications are available now at each of our two locations or online at www.membersadvantagecu.com! Please see the application for the essay topic and deadline is April 24th.

Check out Money Mission on our website. They offer scholarships as well!



NCUA



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

—Benjamin Franklin

When We Say
FREE Checking
We Mean **FREE**...



Stop paying a bank
for the privilege of keeping your money there.
Open your free credit union checking account 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

Summer Fun Tickets!



\$29.00



\$18.00

GOLDEN SANDS 
SPEEDWAY
price TBA

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
Monday, May 25 - Memorial Day
Saturday, July 4 - Independence Day