

On The GO? **GO → Mobile!**

Make Mobile Deposits through MACU Mobile Banking Coming This Fall

Mobile Deposit is a new feature coming this fall. Our mobile banking will allow you to deposit checks to your savings or checking account remotely by taking a photo of your check with your phone or tablet. It's easy! Just select "Deposit" in the mobile banking menu and follow the step by step instructions. Be sure to endorse the check and write "Mobile Deposit Only" under your signature. Take and send a picture of both sides of the check and a confirmation will be sent to you.

No more need to run by the credit union to deposit those occasional checks you receive. Now you can do it from home. Mobile Deposit is a free, convenient service provided to eligible MACU members. Watch for more details this fall!



Wisconsin Rapids Office

1610 Lincoln Street • Wisconsin Rapids WI 54494 • phone 715.421.1610

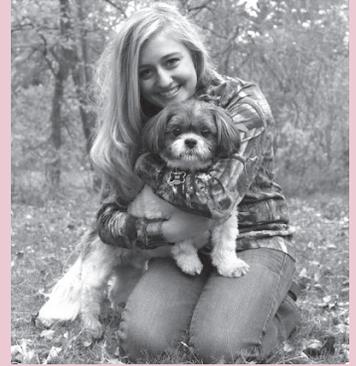
Plover Office

1760 Plover Road • Plover WI 54467 • phone 715.344.7440

Scholarship Winners

Congratulations to **Amber Greycarek** and **Jasmin Pulchinski** for each winning a \$500 scholarship from Members' Advantage Credit Union. They each wrote an essay and were judged anonymously. The questions were: *Describe the current Student loan programs and how they compare to College costs? How will this affect you? Why are you a good candidate to receive this award?*

Amber will be attending the University of Wisconsin-Madison Veterinarian School of Medicine. **Jasmin** will be attending the University of Wisconsin-Stevens Point.



Amber Greycarek



10 Identity Theft Protection Tips

Protect yourself against identity theft.

Be alert to impersonators. If someone contacts you via phone or email asking for personal information, don't supply it until you are confident of the person's identity. Safely dispose of electronics, such as old computers and mobile devices. Before recycling or returning electronics, wipe the entire hard drive and permanently delete all information.

Encrypt your data. Look for the lock icon in your browser bar when using the internet before accessing personal or financial information.

Keep passwords private. The FTC urges people to "use strong passwords with your laptop, credit, bank, and other accounts. Be creative—think of a special phrase and use the first letter of each word as your password. Substitute numbers for some words or letters."

Don't over share on social networking sites. Review your social networking privacy settings and be cognizant about sharing birthday, childhood street addresses or other information that you may have used to answer a password "challenge" question.

Use security software. You know about that free anti-virus software and firewall your internet service provider offers? Use it. If they don't offer it, buy it, set it up and update your protections frequently.

Avoid phishing emails. Emails from hackers can appear to be sent from legitimate businesses. Verify the identity of those sending you files before opening them and potentially compromising your passwords and other information.

Be wise about Wi-Fi. Public wireless networks may be convenient, but they may also expose personal information. Be wary of accessing financial and personal data from these networks.

Lock up your mobile devices. Avoid using automatic logins and keep your mobile devices and laptops locked when not in use. Notify your data providers if your devices are lost or stolen, as you may be able to have data wiped clean from a remote location.

Read privacy policies. They can seem to be a never-ending stream of legalese, but they can also help you understand how a website, app or program plans to use your data.

Keeping your personal information secure and protected against identity theft should be a top priority, especially when your finances are involved.

Reference: <http://blog.transamerica.com/10-identity-theft-protection-tips>

Focus on... **Laura Van Tassel**

Laura Van Tassel has been with Members' Advantage Credit Union for just about nine months now, having been hired as a full-time collections officer last September. With over 12 years experience in the field of collections, she is well qualified to fill that position for your Credit Union.

Born and raised in Grand Rapids, Laura and her husband appreciate the safety and serenity of this area in which to raise their children. With an 18-year old and a four-year old, the family loves spending time outdoors. They enjoy camping, boating and fishing... almost anything that gets them outside together. Add the family's two dogs and two cats, and you have a very active household! Laura also enjoys baking, and the staff here has already learned to appreciate her skill in that area.

While Laura is probably not the first person you'll meet at the Credit Union, she plays an important role in maintaining the integrity of our loan portfolio. She wants to see our credit union members not just survive, but to thrive!



Cream Cheese Banana Nut Bread *makes 2 loaves*

Ingredients

3/4 c. butter, softened
1 (8 oz.) pkg. cream cheese, softened
2 c. sugar
2 large eggs
3 c. all-purpose flour
1/2 tsp. baking powder
1/2 tsp. baking soda
1/2 tsp. salt
1 1/2 cups mashed bananas (about 4 medium bananas)
1 cup roughly chopped walnuts
1/2 tsp. vanilla extract

Directions:

Beat butter and cream cheese at medium speed with an electric mixer until creamy. Gradually add sugar, beating until light and fluffy. Add eggs, 1 at a time, beating just until blended after each addition.

Combine flour and next 3 ingredients; gradually add to butter mixture, beating at low speed just until blended. Stir in bananas, walnuts, and vanilla. Spoon batter into 2 greased and floured 8x4 inch loaf pans.

Bake at 350 degrees for 1 hour or until a long wooden pick inserted in center comes out clean and sides pull away from pan, shielding with aluminum foil last 15 minutes to prevent browning, if necessary. Cool bread in pans on wire racks for 10 minutes. Remove from pans, and cool 30 minutes on wire racks before slicing. (I bake muffins from this recipe and just adjust the cooking time down a little and go by the color and toothpick test for doneness)

FTC Launches ID Theft Site for Consumers

The Federal Trade Commission has announced the launch of a new website, **IdentityTheft.gov** for victims to report and recover from identity theft.

The new website provides an interactive checklist that walks people through the recovery process and helps them understand which recovery steps should be taken upon learning their identity has been stolen. There is a page devoted to sample letters, specialized tips for specific forms of identity theft, and advice for people who have been notified that their personal information was exposed in a data breach. A Spanish version of the site is also available.

Reference: The Wisconsin Credit Union League

Members' Advantage Credit Union

CREDIT CARD

Save More Live More

- **MasterCard® or Visa®**
- **11.99% Fixed Rate**
- **No Annual Fees**

Members' Advantage
CREDIT UNION



If you wish to get rich, save what you get. A fool can earn money; but it takes a wise man to save and dispose of it to his own advantage.

—Brigham Young



BRAT FRY DATES

- Friday, July 17
- Friday, August 21
- Friday, September 18
- Friday, October 16



All proceeds to go Children's Miracle Network

visit us on the web at www.membersadvantagecu.com

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

What to Do if You're Turned Down for a Loan

Getting rejected for a loan can feel like a kick in the teeth. No way around it, rejection is painful.

But a loan rejection may be a gift in disguise. All too often, borrowers get the loan they want and end up wishing they hadn't because they can't afford the payments.

Lenders have good reasons for denying loans. With some effort, you can turn your credit situation around so that you get approved for a loan you can afford the next time you apply. Here's how to get started.

Find out why you were rejected

Upon reading those "We are sorry but ..." words in your rejection letter, you may feel the urge to crumple and pitch the letter into the nearest circular file.

Instead, read it, in full. That letter has useful information about the exact reasons for your loan denial. Maybe you're late on paying bills, or the lender feels you're already borrowing too much compared to your income.

Get a copy of your credit report

The denial letter also will state which credit bureau the lender used in making the loan decision. And it will tell you how to contact the agency to obtain a free copy of your credit report. Get a copy and check it over closely.

What to do if you find errors

Mistakes are not uncommon. If you find any errors on your report, contact the credit bureau. Ask that a corrected copy be sent to any lender that recently received the inaccurate report. Check for errors in your report at the other two bureaus, too.

Get expert help

Start by talking with the folks at your credit union. Someone there may be able to work with you to devise a credit repair plan, or you may get a referral to a free or low-cost outside counseling resource. You'll be on your way to getting a "yes" on your next loan request.

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

Saturday, July 4 - Independence Day
Monday, September 7 - Labor Day