

A Message to Our Members about Coronavirus from President & CEO Thomas Bulin

Dear Members,

As Members' Advantage Credit Union reopens our lobbies, I want you to know that Members' Advantage Credit Union's number one priority continues to be for the health and safety of our Members and Staff. We'd like to let you know the following important information:

- We are limiting the number of members in our office to 10 or less to ensure the safety of staff and members.
- We have implemented preventative measures for the safety of our Members and Staff, including Plexiglass shields, markers to promote social distancing, placing sanitizer in our lobbies, and we have implemented heightened building cleanliness. We will continue to clean counters, door handles, desks, phones, and other equipment in our offices multiple times throughout the day.
- We remain committed to the health of our team members, and we will continue to keep them updated with the latest information to help keep themselves and their families safe. As always, we have encouraged sick team members to remain at home.
- Please continue to utilize our digital tools like online banking, our mobile banking, and mobile deposit as we make it easy to do many financial tasks from home and enhance efforts to stay safe and healthy. These digital tools remain available to support your needs 24 hours a day, 7 days a week and are generally free!

I would like to thank all our members for your patience and support during these unprecedented times.

Best regards and stay well!

Thomas Bulin
President & CEO

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

IRS SCAM

IRS Imposters Among the “Dirty Dozen” Tax Scams

Here’s the bad news about any unexpected good news you receive in an e-mail from the Internal Revenue Service: It’s probably bogus. For example, the IRS will not contact you via e-mail, out of the blue, about a refund you didn’t know you had coming. But, yet, people fall for this scam again and again. Some have received e-mails—with convincing IRS logos—that display a refund amount and a link you must click on to get the refund.

The link leads to a mock-IRS Web page form that requires financial information, such as a Social Security and bank account number, user ID, password, mother’s maiden name, and the like. Victims enter this information, press “submit,” and Presto! Another identity thief now has the means to make a bank balance disappear.

The bogus IRS e-mail is an example of “phishing,” which can lead to identity theft. It occurs when scammers use an authentic-looking e-mail to trick recipients into supplying personal financial data.

Don’t take the bait—it’s expensive

Although phishing accounts for only a fraction of the Internet fraud committed each year, its sting goes deep. We offer a few clues that an e-mail may be from an IRS imposter:

- * Tortured English: Most phishing e-mails traced by the IRS originate outside the United States. Look for grammar and spelling mistakes or unusual words and sentence structures.
- * No forewarning: The IRS does not make initial contact with taxpayers via e-mail. Agents do correspond via e-mail, such as during some audit situations, but that doesn’t happen unless you give provide them with your e-mail address first.
- * Your gut reaction: If it sounds too good to be true—it probably is.

Phishers exploit charity donors

Phishers also may pose as charitable organizations. Finding a list of a charity’s donors isn’t difficult, and criminals use the organization’s identity to go phishing.

For example, they send e-mails telling donors that the charity has calculated the tax-deductible amount of their donations. Donors are asked to supply Social Security numbers or other personal data to retrieve the documentation they’ll need to claim the tax deductions.

Don’t guess—ask the experts

The best thing to do if you’re unsure whether an e-mail regarding taxes is legitimate is to check at irs.gov, call your local IRS office, or forward the email to phishing@irs.gov. Not only can you find the truth there—you may alert the IRS to a criminal who can be shut down before scamming another victim.

Scholarship Winners

Congratulations to
Kaylie Marzofka
and

Jessica Mueller

for each winning a \$500 scholarship from
Members’ Advantage Credit Union.
They each wrote an essay and were
judged anonymously.



Kaylie Marzofka

The essay requirements were:

What do you hope to accomplish
in your career?

Who in your life has been your
biggest influence and why?

Kaylie will be attending the
University of Wisconsin-LaCrosse.

Jessica will be attending the
University of Wisconsin-Stevens Point.



Jessica Mueller



Shazam Bolt\$ is now Brella™ How should I contact Members’ Advantage CU while traveling?

Use the Brella™ 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 “Brella Card Manager” in your app store to learn more and to download.

Focus on... **GINA HAYEK**

Gina Hayek joined the staff of Members Advantage Credit Union as a full time Member Services Representative in June of 2019. Before joining the credit union Gina was assistant manager at Waterworks Car Wash in Stevens Point.

Gina grew up in Port Edwards and graduated from John Edwards High School in 2012. She now lives in Plover with her fiancé Matt. Together they have several pets including a cat, three parakeets and two tree frogs.

When not at work Gina has many creative hobbies that she enjoys including writing, drawing and sewing. She also likes getting together with friends to play board games. In the warmer months she loves to go swimming, hiking and camping. Gina is always happy to help with your banking needs!



How does a cow balance his checking account?

With a cow-culator.



Rhubarb Crisp

3 cups sliced fresh or frozen rhubarb (1/2 inch pieces)
1 cup diced peeled apples
1/2 to 1 cup sliced strawberries
1/3 cup sugar
1/2 tsp ground cinnamon
1/2 cup all-purpose flour
1 tsp baking powder
1/4 tsp salt
4 T cold butter
2/3 cup packed brown sugar
2/3 cup quick cooking oats
Vanilla ice cream, optional

Combine rhubarb, apples and strawberries; spoon into a greased 8 inch square baking dish. Combine sugar and cinnamon; sprinkle over rhubarb mixture. Set aside.

In a bowl combine flour, baking powder and salt. Cut in butter until mixture resembles coarse crumbs. Stir in brown sugar and oats. Sprinkle over rhubarb mixture.

Bake at 350 degrees for 40-50 minutes or until lightly browned. Serve warm or cold with a scoop of ice cream if desired.

STRESS-FREE CAR-SHOPPING

AutoSMART is our free and easy online vehicle marketplace. Find your perfect car—
from the comfort of your own home.

Visit AutoSMART today!



www.membersadvantagecu.com

The two most powerful warriors are patience and time.

—Leo Tolstoy, War & Peace



NCUA



NOTICE OF VIRTUAL ANNUAL MEETING OF MEMBERS

The Annual Meeting of members of Members' Advantage Credit Union will be held **via virtual meeting** (no on-site members will be present) on Tuesday, July 28, 2020 at 5:15pm for the following:

- Call to Order
- Determination of Quorum
- Minutes from the previous Annual Meeting
- Reports
 - Chairperson of the Board
 - Treasurer
 - Audit
 - President
- Nomination for reelection of the following persons for Directors of the Board for the term of 3 years:
 - Leanne Pearson
 - Donna Rasmussen
 - Jack Uttermark
- Old Business
- New Business
- Adjournment

****Any member who wishes to attend the annual meeting virtually must call our Members Service Department at 715-421-1610 between July 20 and July 28 to RSVP and get login information.**



savings corner

Open Deposit
.20% APY*

Share Certificate
(*\$1,000 minimum deposit*)

6 month term	.75% APY*
12 month term	.90% APY*
18 month term	.95% APY*
24 month term	1.00% APY*
30 month term	1.05% APY*
36 month term	1.10% APY*
48 month term	1.20% APY*
60 month term	1.30% APY*

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

(*\$1,000 minimum deposit*)

12 month term	.90% APY*
18 month term	.95% APY*
24 month term	1.00% APY*
30 month term	1.05% APY*
36 month term	1.10% APY*
48 month term	1.20% APY*
60 month term	1.30% APY*

IRA Passbook .60% APY*

Money Market Sharedraft
(*\$1,000 minimum deposit*)
From 0.20% - .40% APY*

Rates are subject to change.
*APY=Annual percentage Yield

WE DO MORE THAN JUST AUTO LOANS.

No matter how you want to travel,
we can help you with financing.



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

July 4 - Independence Day
September 7 - Labor Day