



**Members'
Advantage**

CREDIT UNION

THE Advantage
quarterly newsletter

Spring 2016

www.membersadvantagecu.com

Looking to buy a new car? Here's how to save time and money!

At Members' Advantage Credit Union, we want to help members save time and money when searching for their next vehicle. Our AutoSMART online car-shopping tool will help you:

Browse Vehicles from participating local dealerships through our website.

Search & Filter Results on our site to find the best options. You can use the detailed information, photos and cross-shopping tools to compare your favorites.

Streamline Financing on our site by connecting with dealers that know you're working with Members' Advantage Credit Union, and will expedite the process when you're ready to visit a dealership.

By starting on our website, shopping for a vehicle is as easy as 1, 2, 3! Visit AutoSMART, choose your car and get pre-approved with the credit union.

membersadvantagecu.cudlautosmart.com



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

You're Not Too Young to Build a Good Credit Score



There are all kinds of "credit"—you can take all the credit, give credit where credit is due, or earn extra credit in class.

There's also another type of credit—financial credit—that deals with borrowing money. You probably borrow money from friends and family. Pretty soon you might be interested in borrowing from your credit union.

Whether or not you can do that will depend on a special kind of grade. It's called a "credit score."

What's a credit score?

Your credit score is a lot like the As, Bs, and Cs on your report card. Just like your grades show what kind of student you are, your credit score shows what kind of money manager you are.

Your credit score is a three-digit number that helps lenders decide whether or not to lend you money, and at what price.

That number is based on mathematical formulas that use your habits and borrowing history to find out how likely you are to pay back a loan.

Here's an example: Think of all the times you've borrowed a dollar from a friend or parent that you didn't pay back.

If all of that unpaid money appeared on your credit report, what would it look like?

Your credit history shows how much money you've borrowed, how much you owe, and how well you've done at paying it back. It follows you wherever you go and can change over time. Your credit score helps lenders determine how dependable you are. The higher your score, the more options you will have.

Even though you're young, it's important to start thinking about credit scores.

Why should you care?

If you start thinking about your future now, and practice good habits, you'll be ready when it's time to start building your credit and take out loans.

A good credit score means freedom to buy what you want and freedom of knowing that you're covered in case of a big expense.

And really, isn't freedom what it's all about?

Stop in at Members' Advantage Credit Union and ask about starting to work toward a high credit score today.

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 22nd.

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



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 **\$6,214!!**

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.

Join Us for YOUR Annual Meeting

The entire Credit Union benefits when its' members participate. That's why we invite every member to attend our—**YOUR**—annual meeting. ALL members are equal owners of their Credit Union.

The annual meeting is an occasion for management and elected officials to report to you, the owners. It's also an opportunity for you to learn about the Credit Union's financial position, products and services, current business issues, and goals. You'll meet face-to-face with the people who operate your Credit Union.

Without your input, leaders can only guess what you and other owners want from your Credit Union.

Date: **Saturday, April 23, 2016**

Location: **Ridges Supper Club | 2311 Griffith Avenue | Wisconsin Rapids, WI**

Bingo to follow business meeting. Tickets will be available from March 1 – April 8, 2016.



WANT MORE SPENDING MONEY?

NOW MAY BE THE RIGHT TIME TO REFINANCE AND POTENTIALLY
SAVE HUNDREDS OF DOLLARS EACH MONTH



Eliminate monthly PMI
Accelerate your equity and pay off your loan faster
Increase your cash flow with a cash-out refinance program
Pay off debt, make home improvements or fund large purchases
Potentially lower your interest rate

LEARN HOW YOU CAN HAVE MORE MONEY IN YOUR POCKETS.
CALL TODAY 715-421-7759

NMLS#449638



NCUA

“Making money isn't hard in itself...

What's hard is to earn it doing something worth devoting one's life to.”

-Carlos Ruiz Zafon, *The Shadow of the Wind*



Get a Head Start on Your Next Vacation

One creative credit union member shares a novel idea his family uses to pay for a vacation. Steve writes:

"Every year we start saving for our next vacation as soon as we return from one. Each month we transfer a fixed amount out of our checking account into a credit union Vacation Club.

Steve emphasizes getting agreement from the family. For any successful family budget goal, you have to have buy-in. He continues:

"In addition to our monthly transfer, we have an agreement to deposit every gift of money we receive—from Christmas, birthdays, whatever—into this account. The same goes for any rebate checks we receive from product purchases during the year. Basically, every little 'extra' check we receive goes directly into this account."

Steve and his wife also put all their spare change, every day, into a vacation piggy bank, and top it off from time to time with an extra 10 or 20 dollar bill when they're a little flush. Every few months they deposit that money back into their Vacation Club Account. They call this "sweeping the gold dust out of the corners."

Steve and his family are doing several smart things that you can apply to any savings project:

- * They have a **goal**—to vacation without borrowing money.
- * The goal has a **deadline**—the next vacation.
- * They **automate** their savings—studies show that people can save more when it's automatic and not random.
- * They **agree** on the strategy and **work together**.

Stop in or call us at 715.421.1610 to talk about how Members' Advantage Credit Union can help you reach your savings goals.

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Brat Fry Dates:
May 20
June 17
July 15
August 19
September 16



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

May 20, 2016 - Memorial Day
July 4, 2016 - Independence Day