



**A great
auto loan
helps you**

save money

go further

drive happier

get more

Get more mileage out of your money when you choose us for your new or used auto loan. Because the difference is clear, once you experience it. **Apply today!**

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



pictured are Miracle Child, Amaya, MACU Employee Kendra and Jamela

Children's Miracle Network Hospitals 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 **\$2,670.00!!**

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



DIGITAL WALLETS COMING SOON!

Watch for more information
as MACU will soon be
offering Digital Wallets!

RECEIPTS FOR MAIL PAYMENTS

Due to the rising cost of postage Members Advantage Credit Union will no longer be mailing receipts for loan payments sent by mail beginning April 1, 2019 (unless specifically requested). A history of your payments can be accessed by our easy to use Online Banking.

If you are not set up for this great service please let us know. Access to your account is just a click away!!

Check out Kirby Kangaroo!



Go to our website,
www.membersadvantagecu.com
and check out Kirby.

We have something
for the whole family!
Kirby Kangaroo fun for kids,
Claim your Youth for teens,
and
Family Roo for parents.

EMERGENCY FUND - START SMALL, THINK BIG

Many people wonder how they can build an emergency fund when they're trying to pay off my debts. It isn't as hard as you might think. The strategy is to start small, change a few habits, and change your mindset.

If you're starting from scratch with your emergency fund, begin by saving one month's worth of living expenses while paying the minimum on your credit cards. When you have that first month of emergency funds started, turn your focus to your credit card debt and pay more than the monthly minimum. Once the credit card debt is paid off, go back to building your emergency fund.

If your credit card debt is very high and can't be paid in full within a couple of months, then alternate the extra payment every other month: The first month, add to your emergency fund and pay the minimum on your credit cards. The next month, pay more on your credit cards and skip the deposit to your emergency fund, etc.

Here are five ways to boost your emergency fund and change savings habits for life:

Treat savings as a bill. Figure out what you can afford to save each month and stash away \$75, \$50, \$25, or even \$10 a month. No matter the amount, it adds up and can become habit-forming. As your financial situation improves, increase the amount.

Live one raise behind. When you get a raise, don't begin spending more. Instead, apply the extra amount to your emergency fund.

Automate it. Set up an automatic transfer to your emergency funds account. When the credit union receives your direct-deposited pay check, you can have a portion of it put directly into your savings or emergency account. Out of sight, out of mind, but you know it's there if you really need it.

Give savings a garage-sale boost. Go from room to room in your home and purge stuff you no longer want and need. Then schedule a garage sale. Both your house and your savings will look better.

Think of it as a life jacket. If you can't find that initial spark to get started, ask yourself how you'd pay your bills if you lost your job tomorrow. Having an emergency fund will help you keep "your head above water."

Remember: The professionals at [credit union] are ready to help with all your savings needs. Call us at [phone number] to set up short-term and long-term savings vehicles that fit your needs.

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*Our Wisconsin Rapids location remodel is moving along nicely.
Check our website and Facebook page for periodic updates!*

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 19th.



"Don't wait. The time will never be just right."

-Napoleon Hill



"It's my Easter three bean salad, daddy. Lima, kidney and jellybeans."

April Fool

O U T R A G E O U S D E D
 A J E S T E R P P U Y R V
 M S U R P R I S E R U Q H
 U H P U Y R U S E S D F H
 S U D K T K U K B F E U I
 E M O Y N O C A G S C N L
 T O M F O O L E R Y E N A
 K R T Q M F X P Y S P Y R
 S O N P U K Z R P I T L I
 C U S O C I E A T L I S O
 H S I I N N R N O L O P U
 E O R N A S U K S Y N O S
 M T A C X T E T Y C O O L
 E U I X S Z A N Y R A F G
 C H I L D I S H S Y D M A
 C G U L L I B L E E S O G

ABSURD
 AMUSE
 CHICANERY
 CHILDISH
 DECEPTION
 DUPE
 FUNNY
 GAG
 GULLIBLE
 HILARIOUS
 HOAX
 HUMOROUS
 JESTER
 KOOKY
 MOCKERY

NONSENSE
 OUTRAGEOUS
 PRANK
 QUIRKY
 RUSE
 SCAM
 SCHEME
 SILLY
 SPOOF
 STUNT
 SURPRISE
 TOMFOOLERY
 TRICK
 ZANY

savings corner

Open Deposit
 .20% APY*

Share Certificate
 (\$1,000 minimum deposit)
 6 month term 1.31% APY*
 12 month term 1.82% APY*
 18 month term 1.92% APY*
 24 month term 2.74% APY*
 30 month term 2.79% APY*
 36 month term 2.84% APY*
 48 month term 2.89% APY*
 60 month term 3.30% APY*

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

(\$1,000 minimum deposit)
 12 month term 1.82% APY*
 18 month term 1.92% APY*
 24 month term 2.74% APY*
 30 month term 2.79% APY*
 36 month term 2.84% APY*
 48 month term 2.89% APY*
 60 month term 3.30% APY*

IRA Passbook
 .75% APY*

Money Market Sharedraft
 (\$1,000 minimum deposit)
 From 0.40% - 1.21% 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.