

## Shazam® Bolt\$™ LIGHTNING FAST

The Shazam Bolt\$ app is enhanced with **convenience** and speed!

Identifying potential **fraud, monitoring accounts** and finding **ATMs** is easier and faster

Download the Shazam Bolt\$ app today and experience the **safety, speed and convenience** of mobile. Not only are you protecting your money, but you're also enjoying the flexibility to manage your accounts wherever the road takes you.

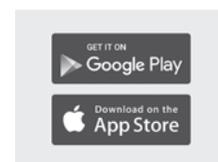
### Shazam Bolt\$ provides alerts for:

- Purchases exceeding cardholder-defined thresholds
- Card-not-present purchases (phone and internet)
- Suspicious or high-risk transactions

### Shazam Bolt\$ can instantly:

- Send fraud alerts 24/7
- Block and unblock your card
- Locate ATMs, nationwide
- Provide account balance information

**Download Shazam Bolt\$ today and enjoy the convenience of mobile.**



### 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

# PLAN MEALS TO SAVE MONEY

Monthly menu planning can curb food waste, improve nutrition, and save money

Imagine bringing home eight bags of groceries and throwing two straight in the trash. It sounds crazy—but Americans do it all the time. Statistics vary, but some estimates have us tossing as much as a quarter of the food we buy.

## A healthy plan

Menu planning is one strategy to cut down on that waste and improve our diets at the same time.

“Planning can make a huge positive difference,” says Toby Smithson, a spokesperson for the Academy of Nutrition and Dietetics, Chicago. “People make healthier choices when they plan.”

## A month at a time

Monthly menu planning is easier than it might seem.

“I found that our family was enjoying similar meals each week and that I could easily shop and plan for several weeks at one time,” says Jessica Fisher, a monthly food-planning advocate and blogger at [goodcheapeats.com](http://goodcheapeats.com).

Fisher, who has been planning menus a month at a time for nearly 10 years, recommends starting with a paper or electronic calendar. She first fills in special occasions, regular taco or pasta nights, and other favorites. By the time she fills in the standards, she is often halfway done.

## Cut calories, trim waste, save time

Fisher says planning ahead saves her time because she can buy in bulk, cut down on shopping trips, curb impulse buying, and resist eating out.

Lindsie Lizotte, who writes the blog Mom’s Bistro ([momsbistro.net](http://momsbistro.net)) from her home in Littleton, Colo., agrees. “I always know what is for dinner, I know what is in my fridge, and I know how much money I have to spend each week,” she says.

## Take control

If plotting a whole month seems like too much regiment, Smithson suggests starting with a week. You can always build in nights for dining out. You also can leave nights open for flexibility.

Last, don’t overlook food storage. Much of our food gets tossed because it spoils or expires. When you store food properly and use the most perishable items first, you’ll waste less.

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You want car and home insurance that you can depend on and rates you can afford. On average, members who switch save up to **\$519.52\***. Make a simple phone call today to determine the discounts you qualify for.



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TruStage® Auto & Home Insurance program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union. \*Average annual savings based on countrywide survey of new customers from 01/27/2014 to 01/16/2015 who reported their prior insurer's premiums when they switched to Liberty Mutual's group auto and home program. Savings do not apply in MA.



## Keep more of your money where it belongs — in your wallet

Download the Alliance One ATM Locator on your smartphone to find surcharge-free ATMs on the go, wherever you are.

[Allianceone.coop](http://Allianceone.coop) has an updated look and more user-friendly functionality. Easily access our ATM Locator, Coverage Map, and Common Questions.

DOWNLOAD our ATM Locator Mobile App on your iPhone or Android device from your phone's app store or by scanning the appropriate QR code:



iPhone



Android

**Don't have a QR scanner?** Download one for free on your smartphone by searching for "QR scanner" in the app store or marketplace.

## Scholarship Winners

**Congratulations** to Austin Carlson and Ashley Peplinski for each winning a \$500 scholarship from Members' Advantage Credit Union. They each wrote an essay and were judged anonymously. The essay requirements were:

Explain how membership in a credit union will personally benefit you and how the credit union movement will benefit your generation. Why are you a good candidate to receive this award?

Austin will be attending the University of Wisconsin-Madison.

Ashley will be attending the University of Wisconsin-Superior.



*Austin Carlson*



*Ashley Peplinski*

## MACU now has Chip Credit and Debit Cards!

**You will receive your new chip card when your current card expires.**

### HOW DO I MAKE CHIP TRANSACTIONS AT ATMs AND POINT OF SALE TERMINALS?

1. Insert your chip card into the ATM or point of sale terminal following the instructions on the terminal. It is important to leave your card in the terminal until the transaction is complete. If you remove your card too soon, the transaction will end and your purchase will not be processed.
2. The terminal may require you to input your PIN or sign your sales receipt to complete your purchase.
3. For sales transactions, the terminal will display your purchase amount.
4. When your transaction is complete, it is important to remember to remove your card.

### FAQs ABOUT YOUR NEW CHIP CARD

#### What is a Smart Chip or Chip Card?

Your chip card comes with an encrypted microchip embedded in the card. The microchip provides an enhanced layer of security to your transactions.

#### How is a Chip Card more secure?

The embedded microchip provides unique data specific to your card and the transaction being processed. These security features make your new Chip card extremely difficult to counterfeit.

#### Why is my card being upgraded to a Chip Card?

Chip technology is already used in other countries and now is coming to the U.S. Your new chip card provides an extra level of security and is easier to use at places already using chip technology.

#### Can I use my card for everyday transactions or at non-chip terminals?

Yes! Your chip card will also have the usual magnetic stripe on the back so you can continue using your card at ATMs and point of sale terminals while merchants in the U.S. are transitioning to new terminals.

## What to Keep and What to Toss

It's a great feeling to toss items when spring cleaning but there are a few items you'll want to be sure to keep.

\* Tax returns and documentation--Keep a copy of all 1040 tax forms permanently. Keep supporting documents like W-2s, receipts, and statements for seven years.

\* Receipts--Keep ATM receipts until you confirm the transaction posted to your account. Hold onto general receipts until you're certain you won't be returning the items. If the item you purchased has a warranty, keep the receipt until the warranty expires. File receipts you'll need for tax purposes with other tax documentation.

\* If you still pay bills online and receive paper statements, consider switching to automatic bill pay and electronic statements. If you still prefer paper versions, shred utility bills as soon as your account shows that you've made a payment.

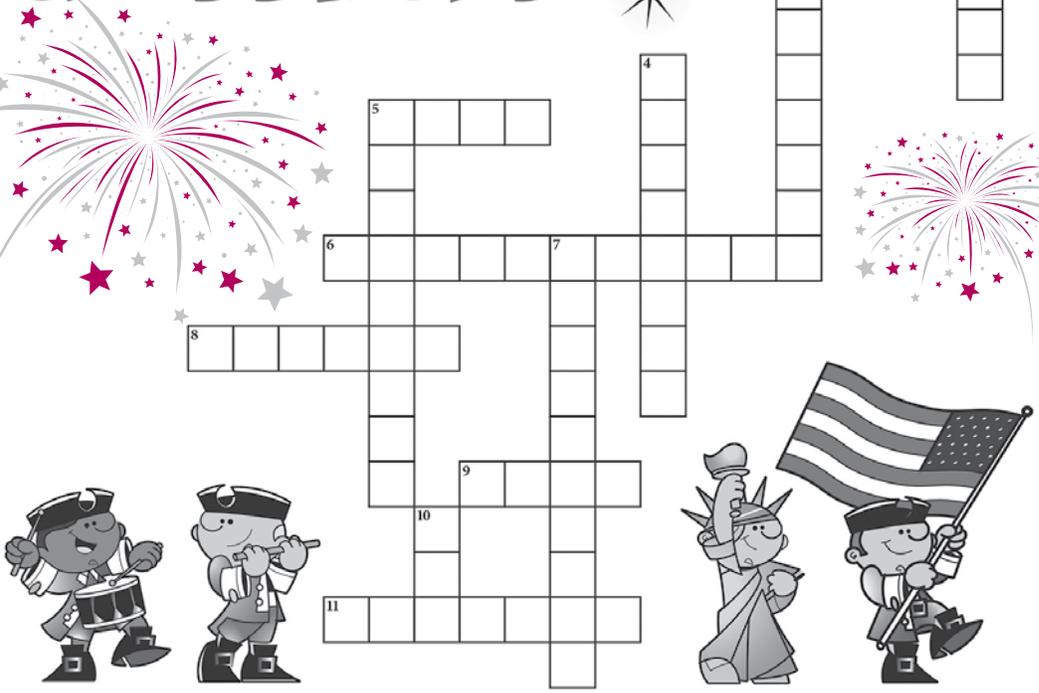
\* Keep credit card bills for one year unless you need them as proof of purchase.



Successful people make money. It's not that people who make money become successful, but that successful people attract money. They bring success to what they do. *-Wayne Dyer*



# Fourth of July CROSSWORD



## ACROSS

- Fill in this famous quote common among Patriots: "No \_\_\_\_\_ without representation!"
- The Star-Spangled Banner was written about the American \_\_\_\_\_.
- The \_\_\_\_\_ of Independence begins with "We the people."
- British tea was dumped into the harbor during the \_\_\_\_\_ Tea Party.
- The colors of the United States are red, white and \_\_\_\_\_.
- \_\_\_\_\_ is the power or right to act, speak, or think how you want.

## DOWN

- This general went on to become our first president.
- The National \_\_\_\_\_ is sung before many sports events.
- There were \_\_\_\_\_ states in 1776.
- These things light up the sky on the Fourth of July.
- During the American \_\_\_\_\_, the colonies wanted to separate from Great Britain.
- A \_\_\_\_\_ dollar bill has George Washington on it.

ANSWERS: 1. Washington 2. Anthem 3. taxation 4. thirteen 5. A. flag 5A. flag 5B. fireworks 6. Declaration 7. Revolution 8. Boston 9. blue 10. one 11. freedom

## 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**  
July 4, 2016 - Independence Day  
September 5, 2016 - Labor Day

Brat Fry Dates: July 15  
August 19  
September 16

