

Looking to Purchase a Home?

HERE ARE A FEW TIPS TO HELP YOUR LOAN PROCESS GO QUICKLY AND SMOOTHLY

1. Make sure your credit is in good shape
 - a. Check your credit score
 - Excellent Credit: 750+
 - Good Credit: 700-749
 - Fair Credit: 650-699
 - Poor Credit: 600-649
 - b. Try to get your credit card balances below 40% of the limit
 - c. It's best to have at least 3 open and active accounts listed on your credit report
2. If you're renting, pay by check
 - a. Having documented proof of your last 12 months of payments is often required by the lender
3. Obtain proof of employment for the past 2-years
 - a. W2s and tax returns
 - b. Paystubs covering 30 days
 - c. Be prepared to explain any gaps in employment
4. Avoid large deposits or withdrawals from your bank account
5. Determine a down payment amount based on your available funds
6. Obtain a pre-approval letter from an Independent Mortgage Professional
7. Research a local real estate agent



CALL TODAY FOR A PRE-APPROVAL 715-421-7759

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 **Abigail Yetter** and **Kaitlyn Keech** for each winning a \$500 scholarship from Members' Advantage Credit Union. They each wrote an essay and were judged anonymously.



Abigail Yetter

The essay requirements were:

How can your credit union better educate you about managing your finances?

Why are you a good candidate to receive this award?

Abigail will be attending the University of Wisconsin-Oshkosh.

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



Kaitlyn Keech



LOVE MY
CREDIT UNION®
REWARDS

Get a \$100 Cash Reward for Every New Line You Switch to Sprint

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

Focus on... **Jamie Stratton**

Jamie Stratton has been working at Members' Advantage Credit Union since July of 2016. Jamie works as a full time MSR in our Wisconsin Rapids office.

Jamie lives in Saratoga with her boyfriend Keaton and her German Shephard named Maverick.

Jamie graduated from Lincoln High School in 2016 and is pursuing an Associate Degree in Dental Hygiene from Mid-State Technical College.

In her spare time Jamie loves to be outside and enjoys hunting and fishing.

Stop by and say hi to Jamie the next time you are in the Rapids office.



Almond Butter Meltaways

Cookies

- 1 cup unsalted butter
- 1 cup granulated sugar
- 1 egg
- 1 teaspoon butter extract
- 1 teaspoon almond extract
- 1 pinch of salt
- 2 cups all purpose flour
- ¼ teaspoon baking soda
- ¼ teaspoon baking powder

Icing

- 1 ½ cup powdered sugar
- 1 teaspoon vanilla extract
- 1 teaspoon almond extract
- 1 tablespoon milk
- 2 drops food coloring

Step 1

Preheat oven to 350°

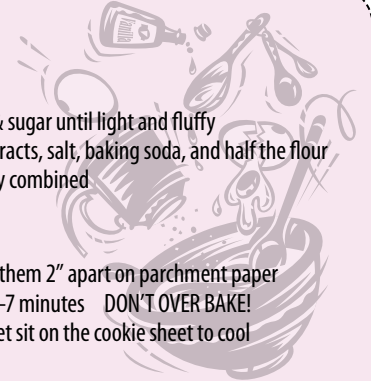
In a mixing bowl, mix the butter & sugar until light and fluffy. Add the egg, almond & butter extracts, salt, baking soda, and half the flour. Add remaining flour mix until fully combined.

Step 2

Roll dough into 1" balls and place them 2" apart on parchment paper. Flatten balls into disks and bake 6-7 minutes. **DON'T OVER BAKE!** They will stay light in color, then let sit on the cookie sheet to cool.

Step 3 - Icing

In a small bowl whisk together icing ingredients until the same texture as glue. Add more milk if necessary but don't want it to be too runny. Gently spoon a small amount onto each cookie. Allow icing to harden before storing in an airtight container.



APPLY FOR A LOAN ONLINE 24/7!

**YOU CAN GET PRE-APPROVED, AS WELL. VISIT
WWW.MEMBERSADVANTAGECU.COM
TO GET STARTED!**

Stop in at one of our locations to get a Senior Book.

Senior Books are guides for seniors and the disabled to avoid scams, information on the no-call list, etc.

Why You Should Get Preapproved for a Car Loan

When shopping for a new car, many people overlook one important step: getting preapproved for an auto loan. It's a simple process that can make car-buying go more smoothly and save you money. Preapproval is a quick assessment of your ability to pay off a loan based on your credit history and current financial state. This is how it works: You visit a bank or credit union, in person or online, and provide proof of your identity — such as your driver's license or Social Security number — your household income, and perhaps your housing costs. The lender will likely run a credit check. Then you'll find out how much it would be willing to lend you and at what rate — sometimes on the spot. Here's why you should get preapproved.

You can get a better interest rate

If you haven't done your homework, your dealership might try to talk you into a loan at a not-so-great rate. But getting preapproved at a bank or credit union — or several of them — means you can assess the dealership's offer, and you don't have to accept it. Bringing your interest rate down just one or two percentage points can save you hundreds, maybe thousands, of dollars over the life of your loan.

You can set a true budget

Once you're preapproved for a loan, you can plan your purchase. Use an auto loan calculator to factor in a down payment, the value of your trade-in — which you can find online — and your desired

monthly payment. Add about 10% for sales tax and other fees. And don't forget about insurance and the other costs that come with owning a car.

Adjust your dreams — and budget — accordingly. Then go shopping.

You can better negotiate with the dealer

Letting your dealer know that you're preapproved shows that you're a ready-to-buy customer who can walk away at any time. That curtails a lot of the early verbal dancing. Just announce you have your preapproval and will only talk price. Try something like this: "I'm looking for this model, in a deep blue with black leather interior and rear parking sensors. I just stopped in quickly to find out the price I would pay after you take my car as a trade-in." If the salesman doesn't listen, say, "I just want to hear that one number." It's not rude to be assertive in this situation.

And as you're signing all the papers in the finance office, if a salesperson tries tempting you with an extended warranty or other last-minute add-ons, you can use your preapproval to stick to your price. When you're preapproved for a loan, you have the competitive edge in car-buying. You can say no until they say yes.

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EQUAL HOUSING OPPORTUNITY

NCUA

**"The only exercise I've done this month is running out of money".
-Anonymous**



Members' Advantage

CREDIT UNION

Smart Option Student Loan®

Get the money you need for college



This information is for borrowers attending degree-granting institutions only. You must be attending or have attended a participating school located in the U.S. during an eligible prior enrollment period. You must be a U.S. citizen or a permanent resident or a Non-U.S. citizen borrower with a creditworthy cosigner (who must be a U.S. citizen or permanent resident) and required U.S. Citizenship and Immigration Services (USCIS) documentation. U.S. citizens and permanent residents enrolled in eligible study abroad programs or who are attending or have attended schools located outside the U.S. are also eligible. Applications are subject to a requested minimum loan amount of \$1,000. Current credit and other eligibility criteria apply.

The Sallie Mae partner referenced is not the creditor for these loans and is compensated by Sallie Mae for the referral of Smart Option Student Loan customers.

Explore federal loans and compare to ensure you understand the terms and features. Smart Option Student Loans that have variable rates can go up over the life of the loan. Federal student loans are required by law to provide a range of flexible repayment options, including, but not limited to, income-based repayment and income-contingent repayment plans, and loan forgiveness and deferment benefits, which other student loans are not required to provide. Federal loans generally have origination fees, but are available to students regardless of income.

Encouraging responsible borrowing

We encourage students and families to supplement their savings by exploring grants, scholarships, and federal and state student loans, and to consider the anticipated monthly payments on their total student loan debt and their expected future earnings, before considering a private education loan.

¹ Interest rates for Fixed and Deferred Repayment Options are higher than interest rates for the Interest Repayment Option. You're charged interest starting at disbursement, while in school and during your six-month separation or grace period. When you enter principal and interest repayment, unpaid interest will be added to your loan's Current Principal. Variable rates may increase over the life of the loan. Advertised APRs assume a \$10,000 loan to a freshman with no other Sallie Mae loans.

² Sallie Mae reserves the right to approve a lower loan amount than the school-certified amount.

³ Either the borrower or cosigner (not both) must enroll in auto debit through Sallie Mae. The rate reduction benefit applies only during active repayment for as long as the Current Amount Due is successfully deducted from the designated bank account each month and is suspended during forbearances and certain deferments.

⁴ This promotional benefit is provided at no cost to borrowers with loans that first disburse between May 1, 2017 and April 30, 2018. Borrowers who reside in or attend school in Maine are not eligible for this benefit. No cash value. Terms and Conditions apply. Please visit Chegg.com/SallieMaeTermsAndConditions for complete details. This offer expires one year after issuance.

WE RESERVE THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES, AND BENEFITS AT ANY TIME WITHOUT NOTICE.

Information advertised valid as of March 27, 2017.

Smart Option Student Loans are made by Sallie Mae Bank or a lender partner.

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Smart features. Great benefits.

Choose from three repayment options and benefit from

- Competitive variable or fixed interest rates.¹
- No origination fee and no prepayment penalty.
- The option to borrow up to 100% of the school-certified cost of attendance.²
- A 0.25 percentage point interest rate reduction while enrolled to make scheduled monthly payments by automatic debit.³
- New for 2017 - Study StarterSM: jump-start your studies with a choice of up to 120 free minutes of live online help from Chegg Tutors™ or free access to Chegg Study® with guided Textbook Solutions.⁴
- Complete the quick and easy online application in about 15 minutes.

Plus, applying with a creditworthy cosigner may help give you a better chance of approval.



savings corner

Open Deposit
.20% APY*

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

| | |
|---------------|------------|
| 6 month term | .60% APY* |
| 12 month term | .70% APY* |
| 18 month term | .75% APY* |
| 24 month term | 1.16% APY* |
| 30 month term | 1.21% APY* |
| 36 month term | 1.31% APY* |
| 48 month term | 1.41% APY* |
| 60 month term | 1.92% APY* |

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

(*\$1,000 minimum deposit*)

| | |
|---------------|------------|
| 12 month term | .70% APY* |
| 18 month term | .75% APY* |
| 24 month term | 1.16% APY* |
| 30 month term | 1.21% APY* |
| 36 month term | 1.31% APY* |
| 48 month term | 1.41% APY* |
| 60 month term | 1.92% APY* |

IRA Passbook
.40% APY*

Money Market Sharedraft
(*\$1,000 minimum deposit*)
From 0.10% - .30% 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

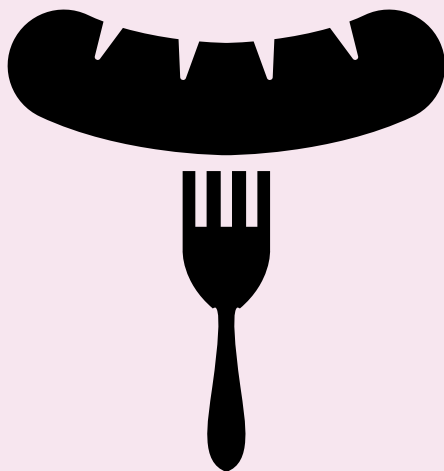
7:00-5:00 M-W Drive-up
7:00-6:00 Th-F Drive-up
9:00-5:00 M-W Lobby
9:00-6:00 Th-F Lobby
9:00-1:00 Sat. Drive-up Only

24 hr Drive-up ATM

No Surcharge for Members using a MACU debit card.

CLOSED:

Independence Day, July 4, 2017
Labor Day, September 4, 2017



BRAT FRY DATES

July 21
August 18
September 15
October 20