



**Members'
Advantage**

CREDIT UNION

THE **Advantage**
quarterly newsletter

Summer 2019

www.membersadvantagecu.com



September 13, 2019

11:00am-3:00pm

Check out the new building!

**brat fry • cookies • prizes • raffles • radio
Kirby Kangaroo and MORE!!!**

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



Preventing Elder Financial Abuse

Understanding and identifying elder financial exploitation can help you protect yourself, your loved ones, or someone you care for who may be at risk for this kind of abuse.

Elder financial abuse could include:

- Taking money or property
- Forging an older person's signature
- Getting an older person to sign a deed, will, or power of attorney through deception, coercion, or undue influence
- Using the older person's property or possessions without permission
- Promising lifelong care in exchange for money or property and not following through on the promise
- Telemarketing scams. Perpetrators call victims and use deception, scare tactics, or exaggerated claims to get them to send money. They may also make charges against victims' credit cards without authorization.

Money Smart for Older Adults is an instructor-led financial education training developed jointly by FDIC and CFPB. The module provides awareness among older adults and their caregivers on how to prevent elder financial exploitation and to encourage advance planning and informed financial decision-making.

There are seven segments covering the following topics:

- Common Types of Elder Financial Exploitation
- Scams Targeting Veterans
- Identity Theft
- Medical Identity Theft
- Scams that Target Homeowners
- Planning for Unexpected Life Events
- How to Be Financially Prepared for Disasters

Additional Resources on Frauds Impacting Seniors:

- National Center on Elder Abuse (U.S. Department of Health and Human Services)
- Elder Abuse - Fraud and Financial Abuse (National Criminal Justice Reference Center - U.S. Department of Justice)

Resource: mycreditunion.gov

WHAT TO LOOK FOR AND HOW TO PROTECT YOURSELF AND YOUR FAMILY

The elderly are the fastest growing segment of our society and they are also an important part of our country's economy. America's growing older adult population is uniquely vulnerable to a broad range of exploitation and abuse. Financial crimes in particular are targeted at older adults with alarming frequency, and are all too often successful.

The Federal Bureau of Investigation (FBI) Common Fraud Schemes webpage provides tips on how you can protect you and your family from fraud.

Older adults especially should be aware of fraud schemes for the following reasons:

1. Older citizens are most likely to have a "nest egg," to own their home, and/or to have excellent credit—all of which make them attractive to con artists.
2. People who grew up in the 1930s, 1940s, and 1950s were generally raised to be polite and trusting. Con artists exploit these traits, knowing that it is difficult or impossible for these individuals to say "no" or just hang up the telephone.
3. Older adults are less likely to report a fraud because they don't know who to report it to, are too ashamed at having been scammed, or don't know they have been scammed. Elderly victims may not report crimes, for example, because they are concerned that relatives may think the victims no longer have the mental capacity to take care of their own financial affairs.
4. When an elderly victim does report the crime, they often make poor witnesses. Con artists know the effects of age on memory, and they are counting on elderly victims not being able to supply enough detailed information to investigators. In addition, the victims' realization that they have been swindled may take weeks—or more likely, months—after contact with the fraudster. This extended time frame makes it even more difficult to remember details from the events.
5. Older citizens are more interested in and susceptible to products promising increased cognitive function, virility, physical conditioning, anti-cancer properties, and so on. In a country where new cures and vaccinations for old diseases have given every American hope for a long and fruitful life, it is not so unbelievable that the con artists' products can do what they claim.

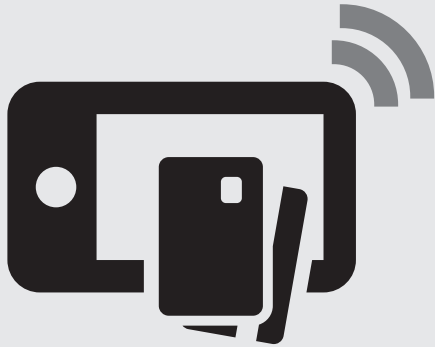
Resource: mycreditunion.gov

Focus on... April Boucher

April Boucher joined the Members Advantage Credit Union staff in January of 2018 as a full time employee. Her job position is in the Accounting Department as a General Officer Clerk/Courtesy Pay Representative. She also helps out on the MSR line during busy times. April has worked in the banking industry for 17 years.

April grew up in Tacoma, WA with two younger brothers. Her favorite place is the Pacific Northwest. Some things that April enjoys in her free time are travel, reading, cooking and spending time with her daughter and her Siberian Husky, Mya.

April is a great asset to our Accounting Department and we are happy to have her here!



Mobile Wallets Now Available

Enjoy a digital way to pay! With 60% of Americans currently using a digital payment service, we recognize the need for digital payments and are excited for you to enjoy the convenience of a digital way to pay!

Time is precious. Digital payments provide a quick and simple way to make secure purchases. Each wallet has its own unique security features and provides you with flexibility on how you choose to pay.

Enhance your shopping experience. To enroll, just find and follow the prompts on your smartphone, then take it for a spin! Your world is digital, and now the way you pay is as well. We support Apple Pay, Samsung Pay, Google Pay, Fitbit Pay and Garmin Pay.

If you have any questions, stop in or contact us at 715-421-1610 ext. 7002 Enjoy!

Sheet Pan Chicken and Roasted Vegetables

- 1 ½ pounds boneless, skinless chicken thighs
- 1 pound asparagus
- 1 tsp kosher salt
- 1 pound broccoli, trimmed and cut into 1-inch pieces
- Baby bella mushrooms
- Olive oil
- Italian seasoning

Preheat oven to 400 degrees

Mix all in bowl with olive oil and Italian seasoning

Place veggies on sheet pan then place the chicken on top of the veggies

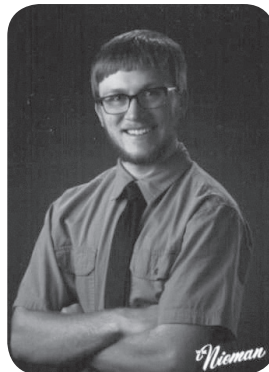
Bake for 20 minutes or so, until the chicken is cooked and veggies are tender and crispy



Scholarship Winners

Congratulations to **Jordan Joosten** and **Joshua Carlin** for each winning a \$500 scholarship from Members' Advantage Credit Union. They each wrote an essay and were judged anonymously. The essay requirements were:

What do you think the industry of banking and financial services will be like in 10 years? Who in your life has been your biggest influence and why?



[pictured to the left]

Jordan will be attending the University of Wisconsin-Platteville.

[not pictured]

Joshua will be attending the University of Wisconsin-Madison.



“May we think of Freedom, not as the right to do as we please, but as the opportunity to do what is right.”



Don't Get Hooked—Avoid Phishing

What is “phishing”?

Phishing emails look like they came from a person or organization you trust, but in reality they're sent by hackers to get you to click on or open something that will give the hackers access to your computer.

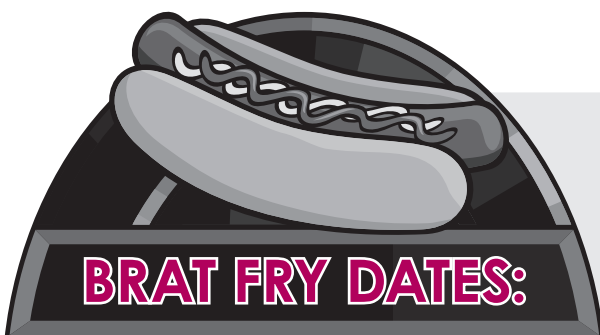
Why are you at risk?

Hackers are actively targeting Members' Advantage Credit Union because we have information that is valuable to them. Specifically, they may be interested in our financial account information. If one employee falls for a phishing attack, Members' Advantage Credit Union's entire system can potentially be accessed.

How to spot a phishing email

Hackers have gotten clever in how they design the emails they send out to make them look legitimate. But phishing emails often have the following characteristics:

- Ask you for your username and password, either by replying to the email or clicking on a link that takes you to a site where you're asked to input the information. **IMPORTANT: Nobody at Members' Advantage Credit Union will ever ask you for your password**
- Look like they come from the HR or IT department
- Have grammatical errors
- Contain email addresses that don't match between the header and the body, are misspelled (like @gmail.com), or have unusual formats (@company-othersite.com)
- Have links or email addresses that show a different destination if you hover over them
- Try to create a sense of urgency about responding



July 19
August 16
September 20

BRAT FRY DATES:

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.

MACU will be CLOSED

Thursday, July 4 - Independence Day
Monday, September 2 - Labor Day