

INTRODUCING *Mobile Deposit*

for our personal Mobile Banking members



Just follow these three easy steps to deposit checks whenever you want, from wherever you are! It's as easy as taking a picture!

- » Log in to Members' Advantage Credit Union Mobile Banking at <https://m.membersadvantagecu.com/login.aspx>.
- » Use your smartphone to take a photo of the front and back of your endorsed check.
- » Enter the deposit amount and follow the instructions to complete the deposit.

That's all it takes! Simply log in to Mobile Banking, snap a photo and submit the deposit. It's fast, easy and FREE for our personal Mobile Banking account holders!

HOW TO REQUEST MOBILE DEPOSIT:

- » contact your local branch at (715) 421-1610 or (715) 344-7440

Wisconsin Rapids Office

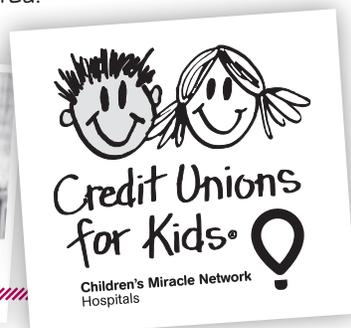
1610 Lincoln Street • Wisconsin Rapids WI 54494 • phone 715.421.1610

Plover Office

1760 Plover Road • Plover WI 54467 • phone 715.344.7440

Children's Miracle Network Update

February is "Credit Unions for Kids" month nationwide with credit unions and Children's Miracle Network (CMN) working together to raise money for the kids in our local area. Members' Advantage Credit Union will again be showing our support for CMN by doing a variety of fundraising throughout the month of February. We will be participating in the Share-A-Bear Program. This program allows members to "sponsor" a Beanie Bear for \$5.00 or a Beanie Buddy for \$10.00. These bears are given to the children at St. Joseph's Hospital who are admitted for either outpatient or inpatient surgery. You can choose the bear that you want to sponsor and send a message to the child along with the bear. This is a wonderful way to help ease the fear that these children are experiencing. There will also be Chemo Ducks available to "sponsor" for \$35.00. These Chemo ducks have either a Port or a Hickman line that help CMN's Child Life Staff to explain upcoming procedures for the young oncology patients. Along with the Share-A-Bear program we will be hosting a bake sale. Also, look for posters at the Credit Union for other fundraisers we will be doing in the month of February. So please stop in at either of our offices and see how you can help us help the kids in our area.



Pay for College with the Smart Option Student Loan[®] by Sallie Mae[®] in partnership with Members' Advantage Credit Union

The Smart Option Student Loan[®] has more options and more flexibility.

- ✓ Competitive variable interest rates from 2.25% APR to 9.37% APR; fixed interest rates from 5.74% APR to 11.85% APR
- ✓ No origination fees or prepayment penalties

Apply with a Cosigner

If a parent or other creditworthy individual cosigns the loan with you, it may help lower your interest rate—and give you a better chance of approval.

Encouraging Responsible Borrowing

We encourage students and families to supplement their savings by exploring grants, scholarships, 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.

Get started by going to www.membersadvantagecu.com and clicking on the Smart Option Student Loan[®] web banner!

This information is for borrowers attending degree-granting institutions only. You must attend a participating school or have attended on in an eligible prior enrollment period. You must be a U.S. citizen or a permanent resident or a Non-U.S. citizen borrower who is attending or has attended a school located in the U.S. applying with a creditworthy cosigner (who must be a U.S. citizen or permanent resident) and required U.S. Citizenship and Immigration Service (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 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.*

Interest rates for the Fixed and Deferred Repayment Options are higher than interest rates for the Interest Repayment Option. Variable rates may increase after consummation. Interest is charged while you are in school and during the 6-month separation period. Unpaid interest will be added to the Current Principal when you enter principal and interest repayment.

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

Focus on... Karen Schultz

Karen Schultz has been with Members' Advantage Credit Union for just over six months now, having been hired as a full-time Mortgage Loan Processor. As such, Karen assists the mortgage department by making sure mortgage applications are complete and accurate, verifying application data, and compiling the many required loan documents prior to a mortgage closing. Her work is done "behind the scenes" but plays a very important part in our mortgage lending process.

Originally from the local area, Karen graduated from Lincoln High School, and then left the area to test her wings. Since that time she's lived in Germany, Georgia, Washington, and for about 20 years, Arizona. For most of her career she's been employed by the federal government in various areas of support services for the military. Her most recent position there was in Administration and Human Resources.

A few years ago, Karen reconnected with her high school sweetheart. Apparently the connection went well, because they've now been married a little more than four years, and she's calling Wisconsin her home again! She and her husband have two Saint Bernard's, Bunnie and Brutus, both rescue dogs. While their dogs are their primary hobby, they also enjoy spending time at their second home near Minocqua, and watching Packers football and NASCAR racing.

While Karen may not have much direct contact with members, she's an important piece of the puzzle when it comes to providing the excellent lending services our members expect and deserve!



Deep Dish Apple Crisp

Ingredients

- 1 package spice cake mix
- 1 cup quick cooking oats
- 1 cup walnuts, chopped
- ¾ cup butter or margarine (Melted)
- 2 cans of Apple Pie filling

Directions:

Preheat oven to 350 degrees, grease and flour a large deep dish skillet

Combine spice cake mix, oats, walnuts and butter in large bowl. Sprinkle half the mixture into the prepared skillet.

Spread the Apple Pie filling on top of the mixture. Sprinkle remaining cake-oat mixture over pie filling. Bake at 35 minutes or until golden brown.



Now you can personalize your debit card with a photograph of your choice. Put anything you want on there, your family, friends, pets, past travel locations—the possibilities are endless.

Visit Members' Advantage Credit Union's Debit Card Page on our website, www.membersadvantagecu.com, and upload a photograph of your choice to create your card.

Create your new favorite card today!

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.



"By the time I have money to burn, my fire will have burnt out."

~Author Unknown

NCUA



ATM Annual Safety Notice

Using your ATM/debit card is the simple, hassle-free way to get cash, make deposits, check account balances, transfer funds, make purchases and more. To enjoy the many conveniences electronic banking offers, you should make ATM/debit card security a priority. Here are some important safety tips.

ATM/Debit Card Security

Treat your card like cash. Always keep your card in a safe place.

Keep your "PIN" a secret.

ATM transactions and PIN debit purchases require the use of a secret code known as a personal identification number or PIN. Memorize your PIN, and never write it on your card or store it with your card. Never let someone else enter your PIN for you.

Stolen Card

Promptly call your financial institution if your card is lost or stolen to reduce the chance that it will be used improperly. Prompt notice of lost or stolen cards will also limit your potential liability for unauthorized transactions.

Review your account statements

Review all account statements from your financial institution promptly, and report any errors (including transactions you believe may be unauthorized) as soon as possible.

Prompt notification will limit your potential liability for unauthorized transactions.

ATM Security

Always observe the ATM surroundings before conducting a transaction.

If anyone or anything appears to be suspicious, leave the area at once. If you drive to an ATM, park as close as possible to the terminal. Observe the entire area from the safety of your car before getting out.

If an ATM is obstructed from view or poorly lit, go to another ATM.

If possible, report the problem to the financial institution that operates the ATM.

It is a good idea to take another person with you when using an ATM, especially at night. Minimize the time spent at the ATM when conducting a transaction.

Have your card out and ready to use. Do not allow a stranger to assist you in making a transaction, even if you have trouble or your card gets stuck. When your transaction is complete, put your card, money and receipt away and immediately leave the area. Never count your money while at the ATM.

Block the view of others when using the ATM.

Stand between the ATM and anyone waiting to use the terminal. Shield the keypad as necessary when entering your PIN and transaction amount.

If you see anyone or anything suspicious, cancel your transaction and leave the area at once.

If anyone follows you, go immediately to a crowded, well-lit area and call the police.

Look for possible fraudulent devices attached to the ATM.

If the ATM appears to have any attachments or alterations to the card slot or keypad, do not use the ATM. If possible, report the potential problem to the financial institution that operates the ATM.

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.