

## *How to Get out of Debt in the New Year*

A brand new year often inspires positive life changes such as breaking free of debt. If collections calls have been interrupting your dinner or you're just stressed out from heavy-duty debt, here's how to eliminate the burden.

### *Determine where you stand*

In order to solve a problem, you need to fully understand it. Assess your situation by listing all your debts, including balance owed, interest rate and minimum payment required for each. Next, order your free credit reports to make sure you haven't forgotten any debt or overlooked errors. Finally, compare your income and expenses and calculate how much you can realistically use toward debt reduction each month.

### *Don't make things worse*

The last thing you need is anything that increases your debt. Commit to not taking out any new loans or credit lines and, if possible, avoid incurring and charging additional expenses on existing accounts.

### *Take time for triage*

You'll save more in the long run by paying off debts with the highest interest rates first. This category usually includes consumer debt such as credit cards, personal or payday loans, and medical bills. Other types of debt, such as mortgages, car loans and student loans, typically have lower rates, making it more affordable to pay them off over a longer period. Throw as much money as you can each month at your highest-interest debt while still making timely, smaller payments on everything else. Then focus on paying down the next higher-interest loan.

### *Consider consolidation*

When multiple debts are out of control, debt consolidation can be a lifeline. This refinancing process streamlines debts into a single monthly bill, often with lower interest and a smaller overall monthly outlay. This may help eliminate debt faster and less expensively. Home equity financing, personal loans and zero-interest balance transfer credit cards may provide effective options.

### *Improve cash flow*

Even the best debt-reduction plans are useless without having enough money. Do the following to improve your cash flow:

- Bring bag lunches to work and eat fewer restaurant meals.
- Try free and inexpensive entertainment including parks, beaches and hiking trails, as well as local theater, concerts and sporting events.
- Sell unwanted items online or at yard sales.
- Take on additional part-time employment, ask for extra hours at work or turn hobbies into income.
- Make sure you're getting the lowest prices for phone, internet, insurance and other consumer goods/services.

### *Set the odds in your favor*

Why work hard to pay off debt just to end up in the same boat next year? These approaches can help ensure lasting success in curbing expenses and avoid building up debt:

- Create a budget to keep future spending within your means.
- Continue to reduce unnecessary expenses.
- Commit to saving regularly, even if you can spare only a small amount each month, to protect against being thrown back into debt by unexpected events.
- Once credit cards are paid off, keep future balances low and try to pay them in full each month.
- Treat yourself to inexpensive rewards such as a new CD or ice cream to celebrate each important debt-reduction milestone.

Eliminating debt can bring dramatic changes over the coming year. In return, you'll enjoy improved financial health, stress relief and the freedom to spend your paycheck on what really matters instead of having it siphoned away by past obligations.

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### **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

## 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 22, 2017**  
Location: **Ridges Supper Club**  
2311 Griffith Avenue  
Wisconsin Rapids, WI

Bingo to follow business meeting  
Tickets will be available  
from March 1 – April 7, 2016.



## COMING SOON – NERDWALLET!!!

Members Advantage Credit Union has partnered with NerdWallet to provide our members with a resource for Free Credit Reports.

■ People check their credit scores more often than you might think

■ The score is hugely important to people

■ People check their score when they are ready to make a financial decision

Watch for the link on our website that allows you to get your score as well as use the credit score tools available to improve and monitor your credit score. And it is absolutely **FREE!**

## What is Skimming?

Skimming is the act of stealing your personal and financial information from your credit or debit card. Skimmers will install portable electronic card readers directly over ATM card readers. They also often install mini- cameras to capture your PIN keystrokes.

### How to protect yourself...

Keep your eyes open. If you're looking at the ATM and it looks a little loose, or you see scratches or sticky tape residue, be wary.

Cover those keys. If there is a skimming device on the card reader, there typically is a pin-sized hole camera that is mounted underneath the top of the ATM. The camera is there to capture the ATM user typing their PIN number.

Pay attention to your accounts. Keep a close eye on your account for any unfamiliar transactions -- regardless of how small they might be -- and immediately follow up with your bank if something seems amiss.

Trust your gut. Be vigilant and rely on your instincts. If your card is declined and you think it shouldn't have been declined, look into it a little more closely and see if you can figure out what's going on.



Be on the lookout for potential thieves. Don't assume the thief isn't watching you. Some skimmers use a combination of high-tech (by rigging the machine) and low-tech (by having someone on site) Sometimes thieves

rig the machine so it doesn't work. When a member attempts to use the machine, it won't accept the PIN. At that point, a "fellow member" (the lurking thief) will step in and offer to help, gaining access to the member's PIN.

When in doubt, don't. The only way to prevent having your ATM card skimmed is to recognize that the machine has been tampered with -- and then walk away without using it.

## Focus on... **Kim Harris**

Kimberly Harris has been with Members' Advantage Credit Union for almost 6 months, having been hired as a full-time Mortgage Loan Processor. Kim works out of our Plover office and her duties include making sure mortgage applications are complete and accurate, verifying application data, and compiling the many required loan documents prior to a mortgage closing.

Kim was born in Gloversville, NY and has lived in New York, Arizona and California before moving to Wisconsin in May of 2016. Kim graduated from Apollo High School in Glendale, AZ and has worked in the Mortgage/Banking & Finance industry since 1991.

Kim and her husband, John, have a 26 year old son (Tucson, AZ) and a 25 year old daughter (Waipahu, HI) and a granddaughter who was born in September of this year.

Kim and her husband live on a hobby farm and she enjoys horseback riding, raising a variety of animals, volunteering with 4H and gardening.

While Kim may not have much direct contact with members, she plays an important part when it comes to providing the excellent lending services our members expect and deserve!



### **Pumpkin Swirl Bread**

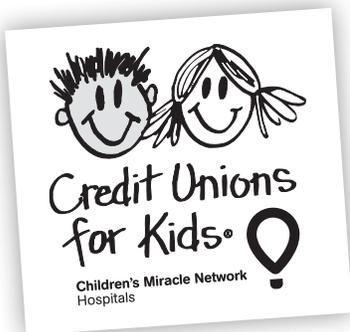
#### **Ingredients**

8oz Soft Cream Cheese  
1 ¾ Cup Sugar  
2 Beaten Eggs  
½ Cup Melted Margarine  
1/3 Cup Water

1 Cup Pumpkin  
1 ¾ Cup Flour  
1 tsp Baking Soda  
1 tsp Cinnamon  
¼ tsp Nutmeg-Ginger cloves

#### **Directions:**

Preheat oven to 350°. Mix together Soft Cream Cheese, ¼ Cup of sugar and 1 beaten egg; set aside. Mix together in another bowl the rest of the sugar, melted margarine, water, pumpkin, 1 beaten egg. Sifting together, add, flour, baking soda, cinnamon, and nutmeg-ginger cloves. Grease 9x5 loaf pan. Pour half of pumpkin mix in pan; add cream cheese mix on top. Pour remaining pumpkin mix on top. Bake for 60-70 minutes.



## *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.



*"An investment in knowledge always pays the best interest."*

-Benjamin Franklin

Member Since 1991

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# 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.**