



**Members'  
Advantage**  
CREDIT UNION

**THE Advantage**  
quarterly newsletter

**Winter 2018**  
[www.membersadvantagecu.com](http://www.membersadvantagecu.com)

# Baby, it's cold outside!

- ❄ E-Statements
- ❄ Direct Deposit
- ❄ Bill Pay
- ❄ Debit Card
- ❄ Auto/Home Insurance Quotes
- ❄ Apply for a Loan
- ❄ Online Banking
- ❄ Christmas/Vacation Club
- ❄ Mobile Deposit

## **AND IT'S FREE.**

Take advantage of our online services,  
so you can stay warm in your home.

### **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



# Financing Options for Purchasing a Home

We offer tailored lending solutions to fit every borrower's unique mortgage needs. From the first-time home buyer to the seasoned investor, we will find a financing option that works for your clients.

## CONVENTIONAL LOANS

- › 97% financing available with income limits
- › 95% financing up to the allowable county limit
- › Maximum 6% seller contribution for 90% loan-to-value (LTV)
- › Maximum 3% seller contribution for LTV over 90%
- › Maximum 2% seller contribution for investment properties
- › Minimum credit score is 620

## JUMBO LOANS

- › 80% financing available
- › 85% financing available
- › Loan amounts to \$3 million (with higher down payment)
- › Primary residences and second homes

## RENOVATION LOANS

- › Conventional and FHA products available
- › Low down payment
- › Available for primary residence, second homes, investment properties, repairs and upgrades
- › Standard and limited products available

## FHA LOANS

- › Non-traditional credit allowed
- › Minimum credit score is 580  
(additional restrictions for scores under 620)
- › Maximum 6% seller contribution
- › 96.5% financing up to the allowable county limit

## USDA LOANS

- › 100% financing
- › Maximum debt-to-income (DTI) 29/41
- › Minimum credit score is 620
- › Maximum 6% seller contribution
- › Refer to USDA for income limits and eligible counties

## VA LOANS

- › 100% financing up to the allowable county limit
- › Minimum credit score is 580  
(additional restrictions for scores under 620)
- › Unlimited seller contribution plus 4% for concessions (pay off debt, buy furniture, etc.)
- › Max debt-to-income (DTI) per Automated Underwriting System findings
- › Veterans, active duty, spouses of veterans/active duty

Loan programs may change at any time with or without notice. Information deemed reliable but not guaranteed. All loans subject to credit approval and property appraisal. Not a commitment to lend. Communication is intended for real estate professionals and not for the general public.

Revised: June 2017

NMLS #449638 (nmlsconsumeraccess.org)



A member can request a **FREE** credit report by calling 1-877-FTC-HELP or logging on to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com).

A member can receive one FREE report per year from each of the reporting agencies.

## Focus on... Kristal Brown

Kristal Brown started as a part time MSR with Members Advantage Credit Union in April of 2017 and by June she had been promoted to a fulltime position. You will see Kristal in our Wisconsin Rapids location either in the lobby or the driveup.

Kristal grew up in Wisconsin Rapids along with one older brother and graduated from Lincoln High School in 2007. She went on to attend UW Steven Point for two years studying Wildlife Ecology and Biology. Kristal then worked at The Aquarium pet store up until she started her job at the credit union.

Kristal enjoys many outdoor activities including kayaking, hiking and exploring area parks. She also enjoys playing volleyball and is on a summer and winter volleyball league. Kristal also loves spending time with her boyfriend and their Rottweiler named Ava.

Stop in and see Kristal when you are in the Rapids office and she will be happy to take care of your transactions.



### Mama Mia Meatballs

Meat- 3 lb hamburger meat  
¼ tsp Garlic (or more depending on desired taste)  
½ cup Chopped Onion  
Salt & Pepper  
¼ tsp. Basil  
1 cup Bread Crumbs  
3 eggs  
Mix together and roll into balls. Bake at 350° for 35 minutes

**Sauce:** 3 Cups Chili Sauce  
3 Tbs. Brown Sugar  
1/8 Cup Vinegar  
Mix together

Put cooked meatballs in sauce and keep warm in crock pot until ready to serve



## 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.



Saturday  
April 21, 2018

# save the date

### 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 21, 2018** Location: **Ridges Supper Club**, 2311 Griffith Avenue, Wisconsin Rapids, WI

Bingo to follow business meeting. Tickets will be available from March 1 – April 6, 2018.



NCUA

## The future depends on what you do today

—Mahatma Gandhi

# 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 deposit)

6 month term .65% APY\*

12 month term 1.01% APY\*

18 month term 1.11% APY\*

24 month term 1.31% APY\*

30 month term 1.36% APY\*

36 month term 1.56% APY\*

48 month term 1.77% APY\*

60 month term 2.07% APY\*

### **IRA Share Certificates**

#### **Traditional/Roth/Health Savings and Education SAs**

(\$1,000 minimum deposit)

12 month term 1.01% APY\*

18 month term 1.11% APY\*

24 month term 1.31% APY\*

30 month term 1.36% APY\*

36 month term 1.56% APY\*

48 month term 1.77% APY\*

60 month term 2.07% 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.**