



**Members'  
Advantage**

CREDIT UNION

**THE Advantage**  
quarterly newsletter

**WINTER 2019**

[www.membersadvantagecu.com](http://www.membersadvantagecu.com)



*Please excuse our mess*

while we remodel our Wisconsin Rapids Location!

We are excited to provide you with a new remodeled and expanded Lincoln Street branch in 2019! A new fresh look and enhanced member features will be highlighted! Construction will last until late Spring or early Summer. MACU will remain open normal hours throughout the remodel to accommodate our members.

**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



# Congratulations!

Congratulations to Madelyn R for winning the Grand Prize in the summer “Luxury Rewards” Debit Rewards Campaign. Just by using her debit card, she won a \$500 SHAZAM gift card. Pictured here is Madelyn R receiving her gift card from MACU Vice President, Scott.

06  
April  
2019

MACU  
Annual  
Meeting

Saturday  
April 6, 2019

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 6, 2019**  
Location: **Ridges Supper Club,**  
2311 Griffith Avenue, Wisconsin Rapids, WI

Bingo to follow business meeting.  
Tickets will be available from February 25 – March 31, 2019.

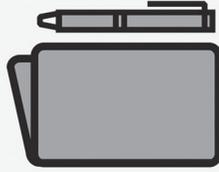


Children’s  
Miracle Network  
Hospitals

## Children’s Miracle Network Hospitals 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.

# 5 WAYS TO SAVE AT YOUR CREDIT UNION



## 1

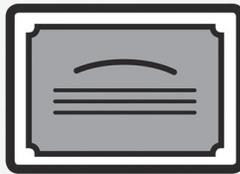
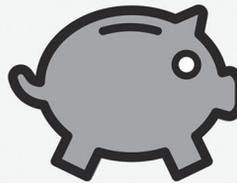
### CHECKING:

- No or low monthly maintenance fees.
- Surcharge-free access to your money with a nationwide ATM network.
- Mobile banking.
- Online banking.

## 2

### SAVINGS:

1. Primary savings:
  - Low minimum deposit to open an account.
  - No monthly fees or minimum balance charges.
  - Access your money anytime.
2. Secondary savings:
  - An account to save for specific goals.
3. Holiday savings:
  - Great way to prepare for the holiday season.



## 3

### CERTIFICATE OF DEPOSIT (CD):

- The longer the term, the higher the dividend rate.
- 3- to 60-month terms usually available with a low minimum deposit.
- With some CDs, you can save more by depositing any time.

## 4

### MONEY MARKET:

- Generally, earn higher amount of interest than the basic savings account.
- Can make a limited number of withdrawals per month.



## 5



### IRA: RETIREMENT SAVING

1. Traditional:
  - Contributions are tax-deductible.
  - Interest grows tax-deferred until withdrawn.
  - Funds can be used to purchase first home, but subject to income tax.
  - Mandatory distribution at age 70½.
2. Roth:
  - Contributions are not tax-deductible.
  - Contribution withdrawals are tax-free.
  - Funds can be used to purchase first home.
  - No requirement to withdraw at any age.
3. Coverdell Education Savings Account (ESA)
  - Grow savings tax-deferred for qualified education expenses.
  - Can be used for qualified elementary, high school, and college expenses.



EQUAL HOUSING OPPORTUNITY

NCUA

National Credit Union Administration • U.S. Government Agency

*"You are never too old to set another goal or to dream a new dream."*

—C.S. Lewis

## 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 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 0.70% - 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.