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Members' Advantage
CREDIT UNION

SAVE SPEND BORROW SERVICES RESOURCES

Free Checking

Yes, it still exists!


[Learn More](#)

 Credit Card Access  Apply for a Loan  Checking Accounts  Membership  Re-order Checks

Featured Rates


New Auto 3.29% APR*	Used Auto 3.99% APR*	Recreational 4.49% APR*	Credit Card 0.15% APY*	Money Market 0.50% APY*	View All Rates
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*APR = Annual Percentage Rate; APY = Annual Percentage Yield;




Promotion 1 Headline
Consectetur adipisicing elit. Quis voluptas minima tempore officis expedita necessitatibus eius dolores, explicabo perferendis ab dicimus molestias sit praesentium pariatur. Quis voluptas minima tempore officis expedita necessitatibus.

[Read More](#)



Promotion 2 Headline
Lorem ipsum dolor sit amet consectetur adipisicing elit. Porro illo voluptatem recusandae rem molestias doloribus amet, dolore deserunt fugiat sunt modi odio dolorem est quos architecto non natus, officis vitae!


[Read More](#)



Promotion 3 Headline
Temporibus, dicta ipsam distinctio alias adipisci eos esse facilis vitae quis incidunt aliquam ad nobis assumenda molestiae reiciendis! Amet eius distinctio doloremque eveniet nihil autem neque harum fugit repudiandae.

[Read More](#)

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Members' Advantage Credit Union
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NEW YEAR... NEW LOOK!!

Our website is getting a makeover!

On January 21, 2020 we will be launching the new site.

Check it out and let us know what you think!

Wisconsin Rapids Office

1610 Lincoln Street • Wisconsin Rapids WI 54494 • phone 715.421.1610

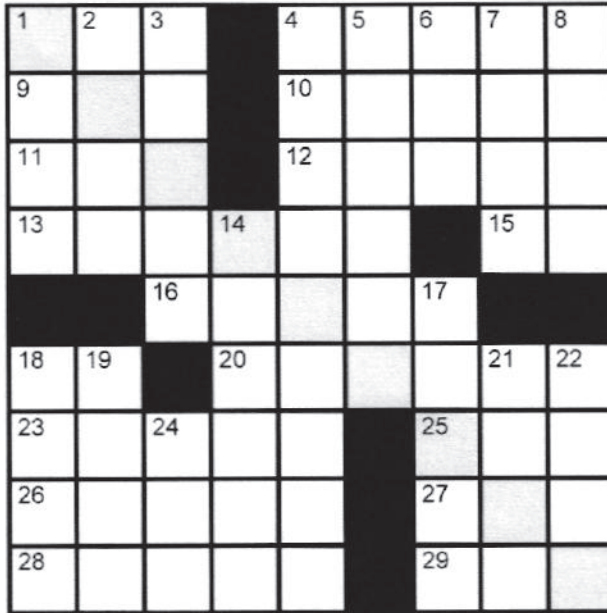
Plover Office

1760 Plover Road • Plover WI 54467 • phone 715.344.7440

Long Winter's Sleep

Across

1. Mins. and mins.
4. Flooded
9. "Rocky ___"
10. Safari sight
11. Actor Hunter
12. Cricketing position
13. Most cunning
15. First word of the Constitution
16. Traditions
18. Word in a simile
20. Saddle seat back
23. Three-masted sailing ship
25. Be sick
26. Absurd
27. Part of T.G.I.F.
28. Eye sores
29. Born, in bios



7. Falling flakes
8. Give an edge to
14. Geological period
17. Spot
18. Allies' foe
19. Dispatched
21. Dietary, in ads
22. Besides that
24. Chesapeake, e.g.



Down

1. Smacks
2. Iranian money
3. Fortune teller
4. Contests with no ultimate winner, hopefully
5. Bleach
6. Assist

The headline is a clue to the answer in the diagonal.

Children's Miracle Network Hospitals Update

February is "Credit Unions for Kids" month nationwide with credit unions and Children's Miracle Network Hospitals (CMNH) working together to raise money for the kids in our local area. Members' Advantage Credit Union will again be showing our support for CMNH 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.

Sorting Out Your IRA Options

Here are general guidelines to help you decide which IRA (individual retirement account) is right for you:

If you're eligible to contribute to a Roth IRA and also make tax-deductible contributions to a traditional IRA:

Assuming you would contribute the same amount to either type of IRA, your decision depends on what you'd do with your tax savings if you make tax-deductible contributions to a traditional IRA. Your decision also depends on your projected tax bracket in retirement.

For example, if you contribute \$5,500 a year to a traditional IRA and you're in the 24% federal income tax bracket, your tax bill would be reduced by \$1,320. Would you take this amount from your tax refund or from savings and invest it in a taxable account for retirement each year?

If you invest this savings and add it to your traditional IRA, and you project that your income tax bracket in retirement will significantly decrease, you would have more after taxes at retirement with a traditional IRA than a Roth IRA. Why? You're sheltering current income from a higher tax rate now and making withdrawals later at a lower tax rate.

Even if you'd invest this savings, but you project your income tax bracket in retirement will stay the same, fall only slightly, or increase, you'll have more after taxes with a Roth than a traditional IRA.

Similarly, if you wouldn't invest this savings, you'll have more after taxes at retirement with a Roth IRA. That's because you spent all your up-front tax savings from your traditional IRA contributions, so that money is not part of your retirement fund.

If you're not eligible to make tax-deductible contributions to a traditional IRA, but you're eligible to contribute to a Roth IRA:

You'll have more after taxes at retirement if you contribute to a tax-free Roth IRA rather than making nondeductible contributions to a tax-deferred traditional IRA.

If you're only eligible to make non-deductible contributions to a traditional IRA: Whether this type of IRA contribution is right for you depends on what types of investments you'll make and other available retirement savings options.



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 25, 2020**
Location: **Ridges Supper Club**
2311 Griffith Avenue
Wisconsin Rapids, WI

Bingo to follow business meeting
Tickets will be available from February 24 – March 31, 2020.

Smart Phone, Smart Saver

This article highlights some great apps that can help you save your money and manage your spending.

Phone apps have changed our lives. We now have, at our fingertips, the ability to access information 24/7, wherever we are. There are a number of useful apps that can even help you save money and track your spending.

Level Money — Are you often struggling at the end of the month to pay your bills, wondering where all your money went? This app helps you keep track of your spending by letting you set daily, weekly, or monthly limits on how much you can spend. You begin with your actual bank balance and subtract essentials like rent and utilities. The remaining balance is what you can spend on non-essentials. You can even set alerts to warn you when you only have a certain amount of money left.

Mint — This is a budgeting app that links to your banking and credit card accounts and keeps track all of your spending. It will analyze how and where you spend your money, suggest a budget, and even suggest how to reduce the money you spend on monthly bills and fees. It also alerts you when bills are due or your bank balance falls below a certain amount.

Flipp — Like a traditional Sunday newspaper, this app tells you all the sales and special offers currently available, at as well as help you find coupons. It covers weekly ads from 800+ retailers, including supermarkets, pharmacies, and big retailers, like Target or Walmart. If you're a member of a store's loyalty program, it can automatically apply discounts when you use your loyalty card at checkout.

Good Budget — This app uses the envelope system of budgeting. You begin by placing a certain amount of money for each expense (rent, groceries, gas, eating out, etc.) into its own category. This app keeps track of each amount, helping you to stay on budget. It also allows you and your spouse to sync your account, letting both of you know who's spending, where it's going, and how much is left in each "envelope."

ShopSavvy — When you're out shopping in a store, this app lets you scan the bar codes on merchandise and compare prices from other local and online competitors to see whose price is better. It offers special cash-back deals and you can set up notifications to alert you when a specific product goes on sale.

Put money in to get money out.



Get your home equity loan with us.



NCUA

“Challenges are what make life interesting.
Overcoming them is what makes them meaningful.”

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.

SAVINGSCORNER

Open Deposit

.20% APY*

Share Certificate

(\$1,000 minimum deposit)

6 month term 1.01% APY*

12 month term 1.68% APY*

18 month term 1.73% APY*

24 month term 1.84% APY*

30 month term 1.79% APY*

36 month term 1.84% APY*

48 month term 1.99% APY*

60 month term 2.10% APY*

IRA Share Certificates

Traditional/Roth/Health Savings and Education SAs

(\$1,000 minimum deposit)

12 month term 1.68% APY*

18 month term 1.73% APY*

24 month term 1.84% APY*

30 month term 1.79% APY*

36 month term 1.84% APY*

48 month term 1.99% APY*

60 month term 2.10% APY*

IRA Passbook

.60% APY*

Money Market Sharedraft

(\$1,000 minimum deposit)

From 0.25% - .65% 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.