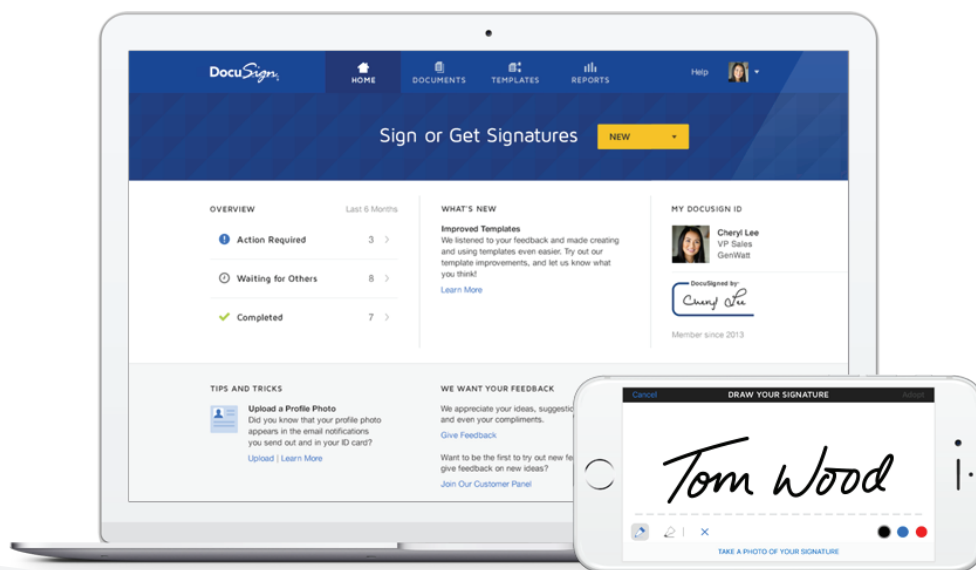


We've recently partnered with **DocuSign®**

Coming soon you will be able to sign loan agreements, address changes, and much more, electronically!



No more having to make an unneeded trip to the credit union just to sign a form. With DocuSign you will be able to e-sign from the comfort of your own home.

This will allow us to continue to provide a quick, convenient, and safe experience for all of 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

Mailing Address

PO Box 1208, Wisconsin Rapids, WI 54495-1208

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 CMN by fundraising throughout the month of February. The Share-A-Bear 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. 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 also be participating in a new online program featuring Florence the "FUN"draising Flamingo on MACU's website. This allows members to donate from anywhere! So please, whether it be at home or at either of our offices, see how you can help the kids in our area.

Certified to save you money.

Analysis as of December 11, 2020

Members' Advantage CU saved members \$1,314,196 last year!¹

@Datatrac 2020. ¹[details Rates & Disclosures](#)

Total Member Savings

- Auto Loan
- Boat Loan
- Share Certificate
- Credit Card

Award Winning Rates!

Members' Advantage CU saved members **over a million dollars last year!** [Click to see how](#)

Credit Union National Association
CUNA

The Credit Union National Association (CUNA) has estimated that Members' Advantage Credit Union saved its members over \$1.3 million in 2020. Through our low loan rates and high dividends, Members' Advantage has excelled in providing member benefits in many loan and savings products, having consistently outperformed other Wisconsin credit unions in these areas. You may find all this information and more on the homepage of our website.

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.



Focus on... **Jaclyn Walta**

Jaclyn Walta joined the staff of Members' Advantage Credit Union in June of 2020 as a full time Member Services Representative. Due to COVID Jaclyn has only been able to assist members through the drive-up but will also be able to help members in the lobby when we reopen.

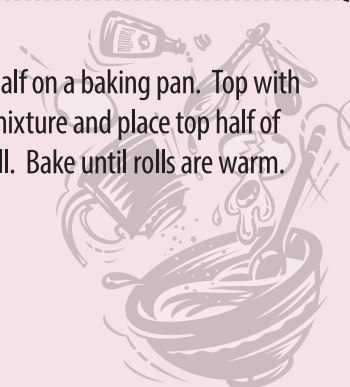
Jaclyn grew up in Wisconsin Rapids and graduated from Lincoln High School in 2014. She worked at several jobs before starting at the credit union. Jaclyn lives with her boyfriend and her dog Miller. She enjoys the outdoors and hunting and her favorite hobby is photography. Hopefully you will be able to come into the credit union and meet Jaclyn soon!



Buffalo Chicken Sliders

- *Chicken
- *Cream cheese
- *Shredded cheese
- *Sour cream
- *Buffalo Sauce
- *Dinner rolls

bottom half on a baking pan. Top with chicken mixture and place top half of dinner roll. Bake until rolls are warm. Enjoy!



Cook chicken in crock pot until tender and shred. Once chicken is shredded return to crock pot and add sour cream, cream cheese, buffalo sauce and shredded cheese. Slice dinner rolls in half, lay



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.

Without your input, leaders can only guess what you and other owners want from your Credit Union.

Date: **Saturday, April 17, 2021**
Time: **5:30PM**
Location: **TBD**

FOR IMMEDIATE RELEASE

Members' Advantage Credit Union Announces Shop Local Rewards Contest Winners



Wisconsin Rapids & Plover, WI Members' Advantage Credit Union is pleased to announce that over the last few months Tasha W, Scott K, Darlene K, Natalie W, Jesse N, & Teri H were our monthly winners of the SHAZAM-sponsored Shop Local Rewards debit card promotion. The prize, presented to them, was a \$50 Chamber Gift Certificate. To win, they just used their MACU debit card for PIN- and signature-based purchases and their name was drawn, at random, from all entries.

The Shop Local Rewards contest ran from July 1 through September 30,

2020 with monthly winners, each receiving a \$50 gift certificates. All winners are selected at random from SHAZAM.

SHAZAM is a national member-owned debit network, processor and core provider. Founded in 1976, SHAZAM delivers choice and flexibility to community financial institutions throughout the U.S. and is a single-source provider of the following services: debit and credit card, core, fraud, ATM, merchant, marketing, training, risk and ACH. Learn more at shazam.net.



NCUA

"SOMETIMES I'LL START A SENTENCE AND I DON'T EVEN KNOW WHERE IT'S GOING. I JUST HOPE I FIND IT ALONG THE WAY." - MICHAEL SCOTT

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 .60% APY*

12 month term .75% APY*

18 month term .85% APY*

24 month term .95% APY*

30 month term 1.00% APY*

36 month term 1.05% APY*

48 month term 1.15% APY*

60 month term 1.25% APY*

IRA Share Certificates

Traditional/Roth/Health Savings
and Education SAs

(\$1,000 minimum deposit)

12 month term .75% APY*

18 month term .85% APY*

24 month term .95% APY*

30 month term 1.00% APY*

36 month term 1.15% APY*

48 month term 1.15% APY*

60 month term 1.25% APY*

IRA Passbook .60% APY*

Money Market Sharedraft

(\$1,000 minimum deposit)

From 0.20% - .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.