



# Members' Advantage

CREDIT UNION

# THE Advantage

quarterly newsletter

Spring 2025

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



Make your  
dream car  
a reality!

## Let us get you in the driver's seat!

With an Auto Loan from Members' Advantage Credit Union, there will be no holding you back from burning up the road in the vehicle of your dreams! Whether you're looking to buy new or used, we can find a way to get you happily behind that steering wheel. With rates as low as ours, there's never been a better time than now to invest in a new set of wheels.

Call 715-421-7739 or come in and see us today at Members' Advantage Credit Union to discuss how we can help you find the best plan to get you moving in a whole new direction.

### 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



NCUA  
National Credit Union Administration • A U.S. Government Agency

# MAKE THE SWITCH TO eSTATEMENTS!

Reduce in-home clutter and save time wasted waiting for paper statements to arrive by signing up for eStatements!

Instant monthly statement viewing is one setting away via Members' Advantage Online Banking.

- Log into your profile
- Click on "More" on a computer or the three bars in the top right corner on a phone
- Click on eStatements
  - On a computer, click on "delivery settings" and pick "Electronic"
  - On a phone, toggle "Delivery Mode" to "on" (toggle button will turn green)

Once complete, you're ready to go green and digitally view next month's statement with ease!

If you prefer to do this in person, feel free to stop in to either branch or call us to turn on your eStatements!

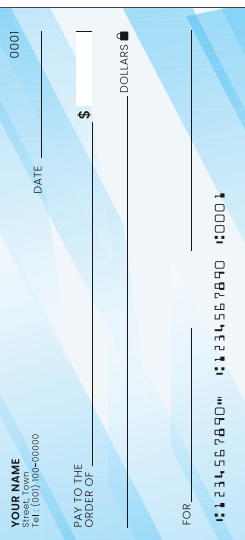


## Brat Frys are Returning to Members' Advantage this Summer!

**Brat Fry Dates** (weather permitting):

- May 16th
- June 20th
- July 18th
- August 15th
- September 19th

*See you there!*



### ONLINE BANKING - CHECK ORDER FEATURE

*Good News!*

You are now able to reorder your own checks through our online banking!

**PLEASE NOTE:** if you have not ordered checks with us before or haven't ordered new checks for a long period of time, you will have to stop into our branch or call us so we can get it set up with the correct information for your checks.



**Children's  
Miracle Network  
Hospitals®**

*Update!*

During the month of February, Members' Advantage Credit Union again participated in the "Credit Unions for Kids" fundraising campaign. Through the generosity of our caring members and staff, we raised an amazing \$2123!

We would like to thank our members for their support during this campaign and all year long in helping raise money for CMN. Remember, you are making a difference in the lives of children in YOUR community.

## Focus on... Amy Krzykowski

After more than 30 years, Amy Krzykowski is starting her retirement journey. Amy started her career with Members' Advantage Credit Union (then Ahdawagam Credit Union) in September 1995. She started at the credit union as a part-time Member Service Representative (MSR). Amy worked her way up by becoming a full-time MSR, Consumer Loan Officer, Member Service Representative Supervisor then ultimately the Branch Manager at our Plover location for the last 20 years. She has enjoyed being a part of the CU in so many different aspects.

Amy and her husband Scott have two children that are both married. Kylee and son-in-law Ryan and Derek and daughter-in-law Meghan.

In her retirement, Amy and Scott plan to travel to warmer areas in the winter, lots of boating in the summer, golfing, biking the many trails in WI and spending as much time with family and friends as possible.

*"Amy, on behalf of the entire company, I want to thank you for the countless contributions you've made during your illustrious career here at Members' Advantage Credit Union. We will miss you greatly, but we will also celebrate the fantastic journey you've had here and the accolades you well and truly earned. Here's to a joyous and relaxing retirement."*

Quote from MACU President/CEO Thomas E. Bulin.

Amy would like to thank the many great employees and members she has worked with and helped over the years at the credit union. It has truly been a great adventure.

Amy's last day with the credit union is April 4. We wish her all the best in her retirement!



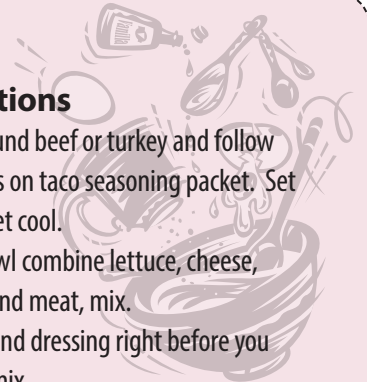
### Taco Salad

#### Ingredients:

- 1 pound of ground beef or ground turkey
- 1 packet taco seasoning
- 1 bag shredded lettuce
- 1 bag shredded taco mix cheese
- 1 carton cherry tomatoes cut in half
- 1 bag nacho cheese chips crushed up into small pieces
- 1 bottle Western dressing

#### Instructions

- Brown ground beef or turkey and follow instructions on taco seasoning packet. Set aside and let cool.
- In large bowl combine lettuce, cheese, tomatoes and meat, mix.
- Add chips and dressing right before you serve and mix.
- Enjoy!



## 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—virtual 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:** Wednesday, April 23, 2025

**Time:** 3:00PM Meeting

**Location:** Virtual

Please call between April 9-18 for login information



### MACU Milestones

Jaclyn - 5 years

Kristin - 10 years

Kendra - 20 years

We'd like to thank these employees for continuing to be an essential part of our success!

*If you don't have wrinkles, you haven't laughed enough!*





## Supporting Our Community

On January 8th, Members' Advantage was able to participate in United Way of South Wood & Adams Counties Thank You and Recognition Celebration for being a proud supporter of United Way.

**Thank you to United Way for all they do for our communities!**

On Monday, December 9th, Members' Advantage sponsored 12 Days of Christmas at Mission Coffee in Plover. This event provided a Northwoods Christmas experience, with free fun for the family, from meeting Santa to hot cocoa, cookies, candy and more!



## savings corner

**Open Deposit**  
.15%

**Share Certificate**  
(\$1,000 minimum deposit)

**3 month SPECIAL 2.75%**  
**6 month term 1.25%**  
**7 month SPECIAL 4.00%**  
**12 month term 3.25%**  
**18 month term 3.25%**  
**24 month term 3.00%**  
**30 month term 3.05%**  
**36 month term 3.10%**  
**48 month term 3.30%**  
**60 month term 3.40%**

**IRA Share Certificates**  
**Traditional/Roth/Health Savings and Education SAs**

(\$1,000 minimum deposit)

**7 month SPECIAL 4.00%**  
**12 month term 3.25%**  
**18 month term 3.25%**  
**24 month term 3.00%**  
**30 month term 3.05%**  
**36 month term 3.10%**  
**48 month term 3.30%**  
**60 month term 3.40%**

**IRA Passbook .75%**

**Money Market Savings**  
(\$1,000 minimum deposit)  
From 0.65% - 3.50 %

*Rates are subject to change.  
\*APY=Annual Percentage Yield*

## Attention! Are you College Bound?

Members' Advantage Credit Union will be offering two \$500 scholarships to graduating high school seniors or any adults continuing their education. The scholarships are open to any graduating high school senior or adult who is a member of Members' Advantage Credit Union or becomes a member. The scholarship can be used towards tuition for the college or technical college of their choice.

The scholarship applications are available now at each of our two locations or online at [www.membersadvantagecu.com](http://www.membersadvantagecu.com)! Please see the application for the essay topic. The deadline for submission is April 25th.

## 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-F Lobby  
9:00-1:00 Sat. Drive-up Only

### 24 hr Drive-up ATM

**No Surcharge for Members**  
using a MACU debit card.

**MACU will be CLOSED:**  
Memorial Day - Monday, May 26th  
Independence Day - Friday, July 4th