



**Members'  
Advantage**

CREDIT UNION

**THE Advantage**  
quarterly newsletter

**Spring 2026**

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

**Look This  
Way For  
New Car  
Money!**

With Members' Advantage Credit Union, you won't have to look far. Our trained specialists know most of the dealers in our community, so it won't take long to arrange the most intelligent financing for your new car at the most competitive rates. If you are looking for a car loan, look to Members' Advantage Credit Union. You'll get more mileage for your money.

If you have an existing loan with another financial,  
look to us for refinancing options!

Call 715-421-7739 or come in to see us today!

**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



EQUAL HOUSING  
OPPORTUNITY

**NCUA**

National Credit Union Administration • U.S. Department of Treasury

## Check Digit Required on Your Checks

We want to ensure your transactions process smoothly and securely! Some checks, especially those ordered through third-party systems or vendors, are missing a critical component - the check digit following your account number.

**What is a check digit?** A check digit is an extra number at the end of your account number on your checks. It helps protect you and ensures checks are coded and processed accurately through our systems.

**What should you do?** Please review any new checks, especially those ordered outside the credit union. If your account number is not immediately followed by a single check digit, your checks may be returned or face processing delays.

If uncertain, bring a sample check to any branch for verification.

Order all future checks through Members' Advantage.

Contact Member Services at 888-630-6228 with any questions or for ordering assistance.

*Thank you for helping us keep your accounts secure and your business running smoothly!*



### 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 \$2,095!

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.



## BRAT FRYs ARE RETURNING TO MEMBERS' ADVANTAGE THIS SUMMER!

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

May 15<sup>th</sup>

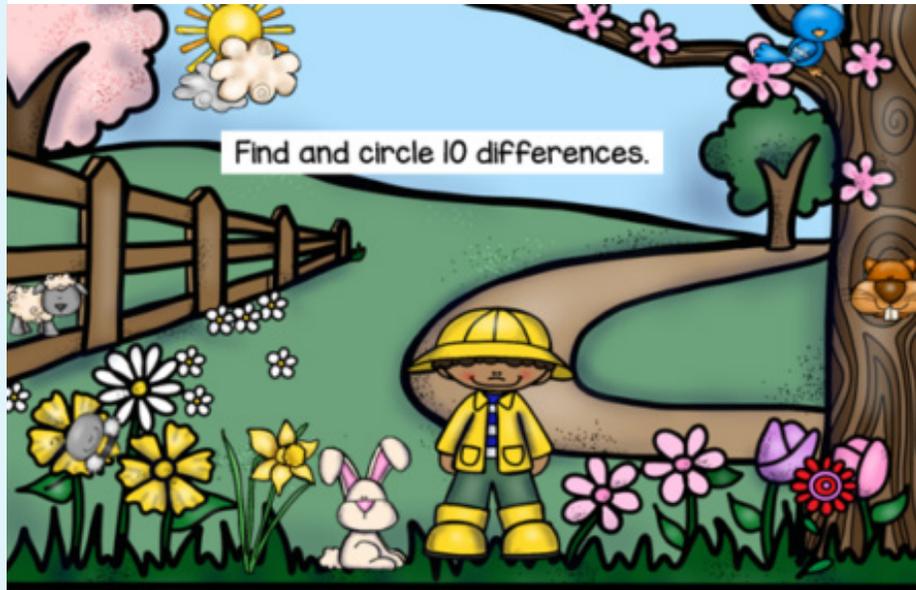
June 19<sup>th</sup>

July 17<sup>th</sup>

August 21<sup>st</sup>

September 18<sup>th</sup>

**SEE YOU THERE!**



Find and circle 10 differences.



## Don't have a checking account with Members' Advantage yet?

Stop in today to see if you qualify for a checking account with us!

### Our FREE checking accounts include:

- Free Debit Card
- One free box of checks per year
- Our own fee free ATMs

**And more!**



## Focus on... Wyatt Thielman

We're excited to introduce Wyatt Thielman, who joined our team as a part-time Member Service Representative in August 2024. Wyatt currently resides in Mosinee with his family and is a dedicated student at SPASH, where he is also a member of their varsity bowling team!

After graduating from high school, Wyatt hopes to attend UW-Whitewater to pursue studies in natural resources or another field that keeps him connected to the outdoors. When he's not working or at school, Wyatt enjoys watching movies, playing video and board games, as well as card games!

Stop by our Plover branch to say hi to Wyatt!



## SCAMS & FRAUD: THINGS TO REMEMBER

- **Never share your account numbers, passwords, PINs, or Social Security Number** in response to unsolicited calls, texts, or emails.
- We will **never ask for your online banking password or full PIN**—especially through email, text, or phone.
- Be wary of urgent requests or scare tactics - scammers often pressure you into acting without thinking.
- Check the sender's email address and phone number carefully. Even a tiny change can indicate fraud.
- Don't click on suspicious links or download attachments from unknown sources.

## Chicken Nuggets with Tomato Dipping Sauce

### Ingredients:

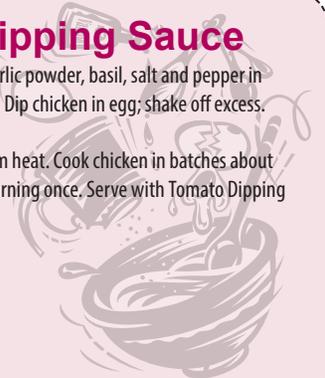
#### Chicken Nuggets:

- 1 Package Ramen Noodles, finely crushed
- ½ Cup Panko Bread Crumbs
- ½ Cup Grated Parmesan Cheese
- 1 Teaspoon Garlic Powder
- 1 Teaspoon Dried Basil
- ½ Teaspoon Salt
- ¼ Teaspoon Black Pepper
- 1 egg, lightly beaten
- 1 ½ pounds boneless, skinless chicken breasts, cut into 1X2 ½ – inch pieces
- ½ Cup Vegetable Oil

1. Combine ramen, panko, cheese, garlic powder, basil, salt and pepper in large bowl. Place egg in shallow dish. Dip chicken in egg; shake off excess. Coat with panko mixture.
2. Heat oil in large skillet over medium heat. Cook chicken in batches about 5 minutes or until cooked through, turning once. Serve with Tomato Dipping Sauce.

#### Tomato Dipping Sauce:

- 1 Tablespoon Olive Oil
  - 1 Small Onion, chopped
  - 2 Cloves Garlic, minced
  - ¼ Teaspoon Ground Red Pepper
  - 1 Can (about 14 ounces) fire-roasted diced tomatoes
1. Heat oil in medium skillet. Add onion and garlic; cook and stir about 3 minutes or until onion is tender and golden brown. Stir in ground red pepper.
  2. Remove skillet from heat; add tomatoes. Process in blender or food processor until smooth. Return to skillet and cook about 10 minutes or until thickened and reduced to 1 ½ cups.



## MACU Milestones

Kaden - 5 years

Amber - 5 years

Rachael - 10 years

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

Your mind is a garden.  
Your thoughts are the seeds.  
You can grow flowers  
or you can grow weeds!



## 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.

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

Date: **Wednesday, April 22, 2026**

Time: **3:00pm Meeting**

Location: **Virtual – Please call between April 8-21 for login information**



## Spring into Homeownership!

Spring is the perfect time to find your dream home and as a valued member of **Members' Advantage Credit Union**, we're here to guide you every step of the way. Explore special services designed to help you make your move with confidence!

### **Get Preapproved: Your First Step to Homeownership**

Stand out from the crowd this spring! Sellers look for serious buyers and a preapproval letter can give you a competitive edge. Here's how to get preapproved with us:

**Apply online:** Complete our secure preapproval application in minutes.

**Submit documents:** Share your financial details, like income and employment history.

**Get results fast:** Our team will review your application and let you know what you can comfortably afford.

**Shop with confidence:** You'll have a preapproval letter in hand when you tour homes this season.

### **Speak with a Friendly Loan Officer**

Not sure where to start? Our expert loan officers are here to answer your questions and guide you through every option, whether you're a first-time buyer or looking to upgrade. Talking to us takes the guesswork out of financing your home:

**Personalized advice:** Get recommendations tailored to your unique goals.

**Clear explanations:** Understand rates, terms, and the steps in the process.

**Local expertise:** We know the area and our community's needs.

**Member-first service:** Your dreams matter - we're here for you!

**Let's make this spring the start of your homeownership journey - together!**

NMLS# 449638

## **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 24<sup>th</sup>.**



## savings corner

### **Open Deposit**

.15%

### **Share Certificate**

(\$1,000 minimum deposit)

6 month term 1.25%

12 month term 2.75%

18 month term 3.00%

24 month term 3.05%

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)

12 month term 2.75%

18 month term 3.00%

24 month term 3.05%

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% - 3.00%

*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-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 25th

Independence Day - Saturday, July 4th

