



Members' Advantage

CREDIT UNION

THE Advantage

quarterly newsletter

Spring 2024

www.membersadvantagecu.com



Download the app today!

Features:

- View balances and transaction history
 - Remotely deposit checks
- Apply for a loan, including credit cards, autos, powersport, marine, and recreational vehicles
- Transfer money to accounts at another bank or credit union
 - Make loan payments
- Set up recurring transfers from a savings or checking to your savings, checking or loan accounts
- Set email or text alerts for ACH/Payroll Deposits, Daily Balance, Loan Payments, and Low Balance Alerts
- Manage your debit card (freeze/unfreeze, add travel plans)
 - View Credit Card details
- View paperless statements and cleared checks
 - Send a message and get answers or help
 - Find a nearby office or ATM location
- Find Members' Advantage routing number and your account number

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

Member Since 1965



WE DO MORTGAGES



We help people just like you get a mortgage for their dream home or to refinance their current home. Plus, we have a variety of loan programs to fit your individual home loan needs.

Contact us today and we can help you, too!



715-421-7759



mortgage@membersadvantagecu.com



<https://camortgages.membersadvantagecu.com/>



Children's Miracle Network Hospitals®

Pet Contest!

Throughout February and March, Members' Advantage Credit Union hosted a "Cutest Pet Contest" to raise money for Children's Miracle Network. Through the generosity of our caring members and staff, we raised more than \$1,700!

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.



Wisconsin

AMERICA'S DAIRYLAND



Classic Wisconsin Sayings:

- ☺ If you're going through snow, keep going.
- ☺ There's nothing a slice of cheddar can't fix.
- ☺ We're freezing cold, but our hearts are warm.
- ☺ Say cheese, you're in Wisconsin!
- ☺ You betcha, we're from Wisconsin.



Milestones

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

Katherine Dempze - 15 years

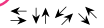
Amanda Smith - 20 years

Colleen Shay - 25 years

BRAT FRY S
ARE RETURNING TO MEMBERS' ADVANTAGE THIS SUMMER!
 Brat Fry Dates (weather permitting):
May 10th
June 14th
July 12th
August 9th
September 13th
See you there!



Z E A A P R I L U J T I U G
 X A I M E W H Z Z B T S V B
 Z K E E I L I L P I C N I C
 M S R I X S B K N W B I N F
 V T H N S O C H E E R O A B
 L L A S K L H B A H N Q T U
 T O R E J B Y T J S M D U D
 A T M C M I X V N X Y V R S
 E E O T T R G S S H J Q E U
 U X N S H D L A W M S Q W K
 J G Y P U S R Z L B E R W T
 E R Z S P R I N G O M L S B
 P A P A C S R W M C S E L S
 I S R A I N U B F V N H P V
 D S Q L O T C N Q X K Q E A
 D A M J I D P F H R U O N S



- | | | | |
|---------|---------|----------|--------|
| APRIL | BUDS | NATURE | RAIN |
| SUN | INSECTS | GALOSHES | SPRING |
| BIRDS | CHEER | PICNIC | SMELL |
| HARMONY | TREE | NEST | GRASS |

Credit Card Rewards

Members' Advantage Mastercard has cashback rewards! Every year from January 1st through December 31st, our cardholders earn 1% cashback on their purchases. If a cardholder has earned at least \$25 dollars or more on their card, they will see a credit applied to their statement in January of the following year. This year our Mastercard holders received, as a whole, \$35,862.31!



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 24, 2024
Time: 3:00pm Meeting
Location: Virtual – Please call between April 15-24 for login information

*The rabbit hops its gentle step
 The lark sings lyric songs
 All the world's alive again
 Spring rights the winter wrongs.*

All The World's Alive Again by Jennifer Gunner





visit us on the web at
www.membersadvantagecu.com

HSA Debit Cards Now Available!

Health care costs continue to climb for employers and employees alike, with no relief in sight. There's a solution to help both sides ease the financial burden – a Health Savings Account (HSA) from Members' Advantage Credit Union!

A Health Savings Account is fairly basic in nature – you, or the owner of the account, place pretax funds in a private investment account. Contributions to this account can be made by individuals, employers, or both. As money in your HSA accumulates, you can withdraw funds (also tax-free) to help handle your qualified medical expenses. Plus, you earn interest on the balance!

You can apply HSA funds toward almost any health care need, whether it's offsetting deductibles, paying for prescriptions, covering preventive care, or settling other out-of-pocket medical bills. HSAs are quickly becoming the preferred complementary program to today's High Deductible Health Plans (HDHP). Many employers now package HSAs with their benefits program, and individuals can open their own account as well, independent of their insurance provider or their employer. You can even use HSA money to pay for the health care expenses of your spouse and dependent children who aren't covered by your HDHP.

The Benefits of a Members' Advantage Credit Union HSA

Members' Advantage Credit Union offers you all the convenient and cost-saving features of a Health Savings Account! Whether you're looking for a new incentive for your employees or a private account for your family, you can count on Members' Advantage Credit Union for a solution to all your HSA needs.

Here's what an HSA offers:

- The freedom to pick and choose HSA expenditures on qualified medical expenses
- Conveniently pay for qualified expenses with a check or debit card
- A great addition to an employee benefits package
- HSA contributions are tax-deductible
- Interest earned on an HSA is tax-free
- Withdrawals for qualified medical expenses are tax-free
- Unused funds and interest are carried over to the next year
- The HSA is a personal account that is under your name, even when you change plans, employers, or retire

HSAs truly benefit everyone involved and help curb the growing health care challenges. We're proud to offer you this incredible program so you can meet today's medical costs. Discuss your options with a Members' Advantage Credit Union representative today!



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! Please see the application for the essay topic.

The deadline for submission is Friday, April 26th.



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%

36 month term 3.10%

48 month term 3.30%

60 month term 3.40%

IRA Passbook .75%

Money Market Sharedraft

(\$1,000 minimum deposit)

From 0.45% - 2.00%

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:

Monday, May 27 - Memorial Day

Thursday, July 4 - Independence Day