

# Dream homes now available



Are you tired of renting? Do you dream of owning your own home, but are worried about the financing?

Our home loans offer a secure path to homeownership, making your dream a reality.

- **Affordable Rates:** Enjoy competitive interest rates and flexible terms that fit your budget.
- **Quick and Easy Approval:** Fast approval process to get you into your new home sooner.
- **Build Equity:** Start building equity and invest in your future with every payment.
- **Personalized Service:** Our experts guide you through every step, finding the best loan options for you.

Don't let financial worries keep you from owning your home. Apply for a home loan today and open the door to a brighter future.

NMLS# 449638

## **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**

WELCOME



## Meet Our New Mortgage Originator!

Are you looking to finance a home?

**Brianne Kluck**, our new mortgage originator in the Plover branch, would be happy to help you!

Brianne joined Members' Advantage in May of 2025 as a Mortgage Originator.

Brianne has a background in banking, having prior experience with other financials.

*Meet with Brianne today to discuss your mortgage loan needs!*

NMLS#: 2527766

Plover Branch

Phone: 715-421-7732

briannek@membersadvantagecu.com

# SUMMER Jokes!

Where do boats go when they're sick?  
To the dock.

What did the pig say on a hot summer day?  
I'm bacon!

What did the ocean say to the beach?  
Nothing. It just waved.



## Now Offering Tap-to-Pay Debit Cards!

With just a simple tap, make your transactions seamless, secure and quick! Tap-to-pay technology is a more reliable and secure way to make your payments! Tap-to-Pay Credit Cards coming in the near future.

## Scholarship Winners

Congratulations to **Maggie Kozlowski** and **Brayden Nelson** for each winning a \$500 scholarship from Members' Advantage Credit Union! They each wrote an essay and were judged anonymously. The essay prompt was:

**How does Social Media affect your financial decisions and what impact will you have or have you experienced?**

Maggie will be attending UW-Eau Claire.

Brayden will be attending Mid-State Technical College.

*Members' Advantage wishes you the best!*



## Focus on... Taylor Hartjes

Taylor started working at Members' Advantage in June of 2024 through the Youth Apprenticeship program as a part-time MSR. Taylor will be a Senior at Lincoln High School this fall. After graduating high school, she plans to go to college to be a teacher.

Taylor lives with her parents, siblings, and two lovely dogs, Lali and Lacy. After school, Taylor can be found running a few laps on the track field and dabbling in business strategies in the school DECA club.

Taylor has a few ideas of fun. When she's not too busy coloring, she's either holding her breath in the swimming pool, trying to be pickleball champion or spending her hard-earned cash on shopping.

Favorite color? She loves purple. Favorite restaurant? El Mezcal!

Say hi to Taylor when you're at our Wisconsin Rapids branch!



## Taylor's Favorite Pumpkin Bars

### Cake:

1 (15 ounce) can pumpkin puree  
1 2/3 cups white sugar  
1 cup vegetable oil  
4 large eggs  
2 cups all-purpose flour  
2 teaspoons ground cinnamon  
2 teaspoons baking powder  
1 teaspoon baking soda  
1 teaspoon salt

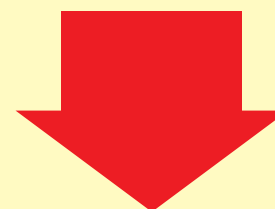
### Frosting:

1/2 cup butter, softened  
1 (3 ounce) package cream cheese, softened  
1 teaspoon vanilla extract  
2 cups sifted confectioners' sugar

### Directions

1. Preheat the oven to 350 degrees F.
2. To make the cake: Beat pumpkin puree, sugar, oil, and eggs until well combined.
3. Sift together flour, cinnamon, baking powder, baking soda, and salt in a separate bowl.
4. Stir into pumpkin mixture until thoroughly combined.
5. Spread batter evenly into an ungreased 10x15-inch pan.
6. Bake in oven until cake bounces back when gently pressed, 25 to 30 minutes. Remove from the oven and let cool.
7. While the cake is cooling, make frosting: Beat together butter and cream cheese until smooth; stir in vanilla. Add confectioners' sugar a little at a time, beating until mixture is smooth.
8. Spread frosting over cooled bars. Get Starbucks to go with it. Enjoy!

# WATCH OUT FOR THESE SCAMS!



**Hackers create fake websites that look identical to real ones, but with slightly misspelled URLs:**

- goggle.com instead of google.com
- arnazon.com instead of amazon.com
- microsoft-help.com instead of microsoft.com

**Modern threats include:**

- QR code redirecting to fake sites
- Mobile apps mimicking real ones
- Fake search results in ads

**Protect Yourself!:**

- Use bookmarks for important sites
- Check for the padlock icon
- Enable link protection in your security software
- Verify URLs carefully on mobile devices

### Romance Scams

Thinking of trying your luck with an online dating app, or getting to know someone you've met on social media? Before you do, make sure you know how to spot a romance scammer.

Scammers pose as loving partners, using fake identities to gain trust and ultimately steal money. These fraudsters often connect with victims through social media or dating websites, crafting elaborate stories to manipulate emotions.

Here's a typical romance scam: You meet someone on a site or app, and they want to move the conversation off the platform. You might talk or chat several times a day. But they can't meet up. They might say they live far away, maybe for work or because they're in the military. Eventually, they start asking for money — maybe for a plane ticket to visit you or emergency surgery. Or they might say they can help you invest your money in cryptocurrency or the stock market. It's all a scam to get your money.

**Never send money or gifts to a love interest you haven't met in person!**  
**If you suspect a romance scam:**

- Talk to someone you trust. Do your friends or family say they're concerned about your new love interest?
- Search online for the type of job the person has plus the word "scammer." Have other people posted similar stories?
- Do a reverse image search of the person's profile picture. Is it associated with another name or with details that don't match up?

**If you have any questions about a scam, please feel free to contact us if you need help identifying if it is a scam or for help with steps to take to mitigate the risk for scams!**

**Our debit card company, Shazam, may call you if there appears to be fraud on your debit card. Shazam will NOT ask you for the security code on the back of your card or for your Social Security number. Your credit card provider will also never ask you for this information. If you ever receive a call from someone who claims to be Shazam, or a card provider, and they are asking for the information listed above, please do not give them this information, and hang up the phone.**





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

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

July 18th • August 15th • September 19th

*All proceeds go the Children's Miracle Network!  
See you there!*

## Reg. CC Dollar Thresholds increasing as of July 1, 2025

The Federal Reserve and CFPB has announced new, inflation-adjusted Reg. CC dollar thresholds that will take effect July 1, 2025. These amounts are updated every five years, based on changes in the Consumer Price Index.

Under Reg. CC, credit unions and other depository institutions must make funds deposited into transaction accounts (typically checking or share draft accounts) available according to specified time schedules. They are allowed to hold funds in certain circumstances, but only for limited periods. Reg. CC also requires depository institutions to disclose funds availability policies to their members or customers, and to notify them about any changes to funds availability schedules.

Here are the new thresholds:

• **Next-day availability:** Reg. CC contains a special \$225 rule for check deposits not subject to next-day availability. Under the rule, the depository bank must make available for withdrawal on the next banking day the lesser of \$225 or the aggregate amount deposited to all accounts, including individual and joint accounts, held by the same customer on any one banking day. That amount will increase to \$275.

• **Time period adjustment for withdrawal by cash or similar means:** Special rules apply to cash withdrawals from check deposits. One part of the rule says that a customer must also be allowed to withdraw \$450 of the deposited funds (or the maximum amount that can be withdrawn from an ATM, but not more than \$450) no later than 5 p.m. on the day funds become available for check withdrawals. The remainder of deposited funds would be available for cash withdrawal on the following business day. That amount will increase to \$550.

• **Exception hold for new accounts:** New accounts are subject to a different availability schedule during the first 30 calendar days after they are opened. Under those rules, the first \$5,525 of a day's aggregate deposits of government checks (including federal, state, and local governments), cashier's, certified, teller's, or traveler's checks must be given next-day availability. The amount in excess of \$5,525 must be made available no later than the ninth business day following the day of deposit. That amount will increase to \$6,725.

• **Exception hold for large deposits:** Under the large deposit exception, a depository bank may extend hold schedules when local and non-local check deposits exceed \$5,525 on any one day. A hold may be applied to the amount in excess of \$5,525. That amount will increase to \$6,725.

• **Repeated overdrafts:** If a customer's account has been repeatedly overdrawn during the preceding six months, the financial institution may delay the availability of funds from local and non-local checks. A customer's account may be considered "repeatedly overdrawn" in two ways.

• First, the exception may be applied if the account (or accounts) have been overdrawn, or would have been overdrawn had checks or other charges been paid, for six or more banking days during the preceding six months. This is not changing.

• Second, the exception may be applied to customers who incur overdrafts on two banking days within the preceding six-month period if the negative balance in the account(s) is equal to or greater than \$5,525, or if the account would have been overdrawn by \$5,525 or more had checks or other charges been paid. These amounts will increase to \$6,725.



## 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:

Independence Day - Friday, July 4  
Labor Day - Monday, September 1