



## Consolidate your debt or remodel your home with a home equity line of credit!

### Apply for a home equity line of credit loan!

Your friends and family are one-of-a-kind, and your home should be too. Make your home "the spot" to hang out at by utilizing a home equity loan from Members' Advantage Credit Union to make your home uniquely yours.

### Check out all the perks of a home equity line of credit from your trusted credit union:

- Generous credit limits and flexible terms
- Competitive rates for lower monthly payments
- \$25.00 annual fees and no prepayment penalty

**Learn more today!**

Rates range from 3.25% APR to 5.25% APR. The minimum payment example - if you made only the minimum monthly payment and took no other credit advances it would take 14 years 5 months to pay off a credit advance of \$10,000 at an APR of 4.25%. During that period, you would make 84 payments of \$57.64 to \$150.00, followed by 88 payments of \$50.00 and one final payment of \$33.15. Annual Fee: \$25.00 (Due on each anniversary date). You can obtain credit advances for 7 years. Your payment during the draw period will be 1.5% of the outstanding balance each month or \$50.00, whichever is greater. The maximum payment is if your balance is \$10,000 during the draw period, the minimum payment at the maximum APR of 18.0% would be \$150.00. This APR could be reached at the time of the 1st payment. If you had a balance of \$10,000 during the repayment period, the minimum payment at the maximum APR of 18.0% would be \$180.17. This APR could be reached at the time of the 1st payment. Rates disclosed are for credit scores 651 or higher.

### 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 • U.S. Department of Housing and Urban Development



## 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 Marshfield Children'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. So please, stop on in to either of our offices and see how you can help the kids in our area.

## What is Identity Theft?

Identity theft happens when a criminal steals information about you and uses that information to commit fraud, such as requesting unemployment benefits, tax refunds, or a new loan or credit card in your name. If you don't take precautions, you may end up paying for products or services that you didn't buy and dealing with the stress and financial headache that follows identity theft.

Your personal information exists in numerous places all over the internet. Every time you browse or purchase something online, watch a video, buy groceries, visit your doctor, or use an app on your smartphone, information about you is being collected. That information is often legally sold or shared with other companies. Even if just one of these gets hacked, the criminals can gain access to your personal information. Assume that some information about you is already available to criminals and consider what you can do to slow down or detect the use of your information for fraud.

### How to detect it

- Review your financial cards and other accounts regularly for any charges or payments you did not make. An easy way to do this is to sign up for email, text messages, or phone app notifications for payments and other transactions. Monitor them for fraud.
- Investigate situations when merchants decline your credit or debit cards. Look into letters or phone calls from debt collectors for overdue payments for credit cards, medical bills, or loans that you know are not yours.
- Pay attention to letters that inform you about unemployment or other government benefit claims for which you never applied.
- Review your credit reports at least once a year. You can request free reports from [annualcreditreport.com](http://annualcreditreport.com).

### What to do when it happens

- Contact the organization that is involved in the fraud. For example, if a criminal opened a credit card in your name, call that credit card company to notify it about the fraud. If someone filed for a tax refund or unemployment benefits in your name, contact the corresponding government organization.
- File a report with law enforcement to create an official record of identity theft. You can often do this online. In the United States you can report at [identitytheft.gov](http://identitytheft.gov). Follow the site's instructions for any additional steps you may need to take.
- When responding to fraud, keep records of your interactions with your financial institutions and law enforcement, as well as the costs you incur due to identity theft in case these details will be needed later.
- Notify your insurance company; you may have identity theft protection included in one of your policies.

### How to defend against it

Here are some simple steps you can take to decrease the chance of identity fraud happening:

- Limit how much information you share about yourself with online services and websites.
- Use a unique strong password for all your online accounts and enable two-factor authentication as additional protection for your most important accounts.
- Consider getting insurance coverage, either through a dedicated policy or as part of your existing insurance plan, that covers the costs of dealing with identity theft.

## Focus on... Haley Goldberg

Haley Goldberg began working at Members' Advantage Credit Union as a parttime MSR at our Plover location in October of 2020. In May of 2021 Haley transferred to the Rapids office as a fulltime MSR.

Haley grew up in Wisconsin Rapids and graduated from Lincoln High School in 2018. During high school Haley was involved in cross country. She grew up with one stepbrother and she now lives in Pittsville with her boyfriend and her puppy named Hoosier.

Some of the things that Haley enjoys are camping, fishing, hunting, and going to the races. She also does some golfing and loves watching her two baby cousins. Haley does NOT like snakes, worms, or frogs!

You can find Haley in the drive-up or the lobby of the Rapids office so stop in and say hi!



## 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 20, 2022  
**Time:** TBD  
**Location:** Virtual

### Baked Buffalo Chicken Dip

#### Ingredients:

3 cups diced cooked chicken  
2 (8 ounce) packages cream cheese, softened  
 $\frac{3}{4}$  cup hot sauce  
 $\frac{1}{4}$  cup ranch dressing  
 $\frac{1}{4}$  cup blue cheese dressing  
 $\frac{1}{2}$  cup crumbled blue cheese  
 $\frac{1}{2}$  cup shredded pepper jack cheese, plus a little for the top  
 $\frac{1}{2}$  tsp Old Bay seasoning  
 $\frac{1}{4}$  tsp cayenne, to taste

#### Directions:

Mix chicken, cream cheese, hot sauce, dressings, blue cheese crumbles, pepper jack, and Old Bay seasoning together in oven safe bowl.

Sprinkle extra pepper jack cheese on top  
Place bowl on pan and bake for 15-20 minutes at 400°F

Add cayenne and serve



Analysis as of December 3, 2021  
**Save up to \$1,112 with Members' Advantage CU auto loans**

Members' Advantage CU  
2.79% APR

up to 33% lower

Wisconsin Rapids-Marshfield, WI  
4.16% APR

Analysis as of December 3, 2021  
**Save up to \$16,499 with Members' Advantage CU mortgages**

Members' Advantage CU  
2.939% APR

up to 10% lower

Wisconsin Rapids-Marshfield, WI  
3.276% APR

“The same boiling water that softens the potato hardens the egg. It's what you're made of. Not the circumstances.” - Unknown



## savings corner

# 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.

### Open Deposit

.15% APY\*

### Share Certificate

(\$1,000 minimum deposit)

6 month term .25% APY\*

12 month term .40% APY\*

18 month term .45% APY\*

24 month term .60% APY\*

30 month term .45% APY\*

36 month term .75% APY\*

48 month term .85% APY\*

60 month term .75% APY\*

### IRA Share Certificates

#### Traditional/Roth/Health Savings and Education SAs

(\$1,000 minimum deposit)

12 month term .40% APY\*

18 month term .45% APY\*

24 month term .60% APY\*

30 month term .45% APY\*

36 month term .75% APY\*

48 month term .85% APY\*

60 month term .75% APY\*

**IRA Passbook** .25% 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.

### WE WILL BE CLOSED

New Years: January 1