



**Members'
Advantage**

CREDIT UNION

THE Advantage
quarterly newsletter

Winter 2025

www.membersadvantagecu.com

Many Mortgage Options Under One Roof.

*Don't settle for the one or two loan
products others offer.
We're home to more.*

Come to the Experts.

Now is a good time to make that home of your dreams a reality. And it starts with a mortgage loan from Members' Advantage Credit Union.

When you're making one of the most significant investments of your life, you want to work with someone you trust, like our loan officers, Melissa and Amber. You know them. They know you. And right now, they're ready to help you get a mortgage.

Get the personal attention and consideration that you deserve. To learn more, visit your local branch and speak with one of our loan officers, call us at (888) 630 6228 or visit us at camortgages.membersadvantagecu.com. We partner with several lenders to offer multiple loan products for your needs.

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

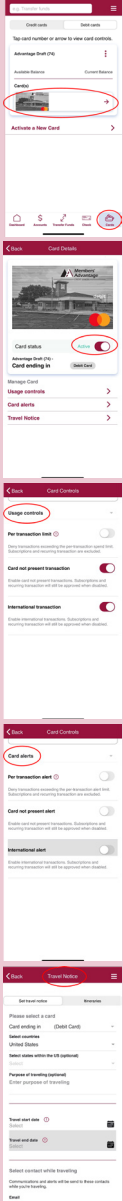


EQUAL HOUSING
OPPORTUNITY

NCUA

Member Since 1970

What can I do with my DEBIT CARD on internet banking?



• Click on the “cards” feature, then click on the card you want to adjust the settings for. If you only have one debit card, only one card will be present. Make sure that at the top of the screen, “Debit Cards” is selected, otherwise the screen may be on your credit card information, if you have one.

• From here, you can choose usage controls, card alerts, or travel notice. You can also make your card “active” or toggle it off to “inactive” if you don’t want transactions to be able to go through on your card, for instance, if you lost your card and are looking for it. You can turn it off and back on as you desire.

• **Usage Controls** - set up per transaction limits on your card, whether you want card not present transactions to go through and whether you want international transactions to go through. At this time, if you are trying to make purchases outside of the country, you will still need to call the credit union to have us unblock the country before the purchase is made.

• **Card Alerts** - set up alerts to be sent to you when transactions exceeding a certain amount set by you occur, when card not present transactions occur, or when international transactions occur.

• **Travel Notice** - let us know when and where you will be going on your next trip so we can note it on your card account! ***If you will be traveling outside of Wisconsin and plan to use your Members’ Advantage debit or credit card, please remember to stop in, call our office, or put a travel notice on yourself on online banking! Safe travels!***



FINANCIAL AID

Do you need Financial Aid? Attention College Students!

It’s time to file your FAFSA for next year! Get priority consideration by submitting your information now. Go to fafsa.gov.

Need help with your FAFSA? Call or stop by the financial aid office at your school for help to qualify for federal, state and college financial aid.

CHRISTMAS WORD SEARCH

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



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|--------|-----------|----------|-----------|
| WINTER | HOLLY | REINDEER | LIGHTS |
| TURKEY | SANTA | PIE | ORNAMENTS |
| WREATH | CHRISTMAS | MYRRH | ELVES |
| WISH | TREE | NOEL | GIFTS |

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.

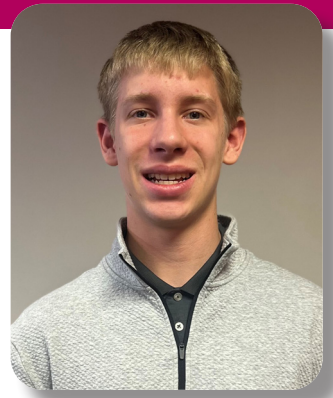
Date: Wednesday, April 23, 2025
Time: TBD
Location: Virtual



Focus on... Joe Schiszik

Joe started working at Members' Advantage in June of 2024 through the Youth Apprenticeship program as a MSR. In his free time, he likes to spend time with his family and friends. Joe's favorite season is summer because he likes playing baseball and golfing! His favorite color is blue. Joe is currently a Junior at SPASH.

Say hi to Joe when you're in our Plover branch!



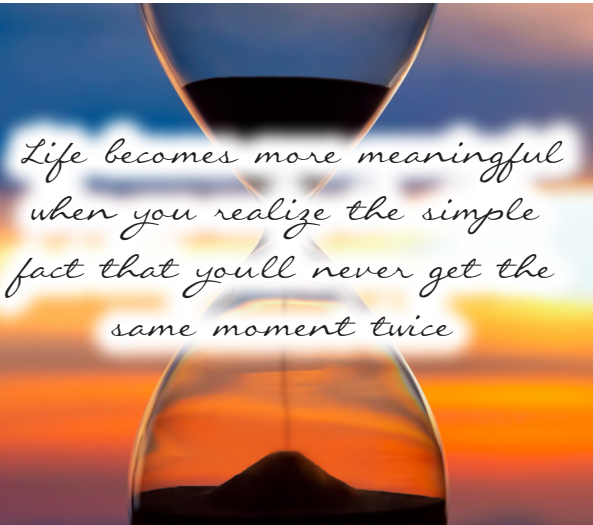
Homemade Mac and Cheese

Ingredients:

2 cups of elbow macaroni
1/2 cup butter
1/2 cup flour
1 1/2 cups milk
1 cup of sour cream
8 ounces of Velveeta
1/4 cup parmesan cheese
1/2 teaspoon salt
1/2 teaspoon ground mustard
1/2 teaspoon pepper
8 ounces of shredded cheddar cheese

Instructions

Melt butter, stir in flour until smooth. Gradually add milk and bring to a boil. Cook for two minutes until thick while stirring. Turn heat to low and stir in the rest of the ingredients except the cheddar cheese. Cook the elbow macaroni. Toss with cheddar cheese. Place in 9 x 13 greased pan. Stir in sauce and bake at 350 degrees for 35 minutes.



Could it be a SCAM?



Your financial contacts you about your account and asks you to verify your account number or card number. It is a scam. Financials already know that information and would never ask for it.

If you are contacted by your financial asking you to verify information, hang up and call your financial at the number on your statement or the financial's website.

You get a pop-up on your computer that tells you your computer is infected and provides a number to contact "Tech Support." When you call the number, you are told there is a fee to fix the problem and asked for your card information. It is a scam trying to get your payment information so the fraudsters can use your card for unauthorized purchases.

Do not respond to computer pop-ups. Do not call the number provided in the pop-up. Take your computer to a reputable professional computer repair service for analysis.

A scammer calls claiming to be a friend or family member in distress (in jail, in the hospital, etc.) and urgently needs funds to help. You are instructed to go to the nearest MoneyGram provider and send funds. It is a scam!

Contact the person calling you claiming to be your friend or relative using your usual contact method and verify they are not in distress.

You meet someone online and develop a relationship. You are asked to send them money to help them out or to come for a visit. It is a scam, and they will continue to ask for more money.

Use caution when developing online relationships and do not send money to someone you have never met in person.

You receive an email from an unknown source with a link to update your account and payment information. It is a scam. When you enter your information, the fraudsters have full access to your account and/or card information.

Never provide your account information online unless you are at a trusted website you have visited before and you initiated the visit. Ensure there is a padlock symbol in the website address bar.

You receive your bank statement and see that the \$25 check you wrote to your grandson and mailed from your home was processed for \$2,500. The check was stolen from the mail and has been "washed" by changing the payee and the amount.

Enroll in online banking and monitor your accounts often to ensure there are no unauthorized charges to your account. Report any unauthorized activity to your financial as soon as you notice it.

Consider having your bills auto deducted from your bank account or paying them through your online banking to reduce the risk of a check being stolen from the mail.

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.



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*

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:

**Wednesday, January 1, 2025
for New Year's Day**