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Coping Financially During Tough Times

Job loss and other financial hits from an economic downturn inevitably take a toll on your household. Even if you have your budget and spending under control, you may face difficult decisions about how to protect your household's financial future.

Anticipating a Layoff

If you suspect that your employer is planning a layoff or other measures that will affect your job, you should avoid spending more on luxuries, even if they're available at a discount.

Instead, hints of a layoff or work slowdown should alert you to the need to revamp your finances. Planning now will help cushion the impact of a significant decline in your income, whenever it occurs.

Look at your savings. Focus on "liquid" funds that you can tap quickly if you lose your source of steady income. Unless you already have enough to survive on for months of unemployment, you should start saving as much as possible now. Cut nonessential spending—eating out, premium cable channels, subscriptions—to increase the amount available to save.

Pay off as much debt as possible. Without sacrificing your savings, use any additional income, such as a tax refund check or recent salary increases, toward paying down debt. Start by paying down the balance on credit cards and other high-interest debt. If you must use your credit card for a purchase, pay the balance in full each month. Try to pay off vehicle loans and other forms of short-term debt. This will protect your vehicle and your credit rating if a layoff occurs, while freeing up more funds for saving.

Review your mortgage. Talk to a credit union loan specialist about refinancing while you still are employed. Refinancing your home at a lower interest rate or for a longer repayment term can cut your payments to shift funds to cover living expenses, save, or pay down debt.

Consider a Home Equity Line of Credit. If you lack emergency savings, again, consider talking to the professionals at your credit union about getting approval for a home equity line of credit (HELOC), which you should only tap in case of an emergency. Resist using the line of credit to pay for routine expenses; inability to make payments later could cause you to lose your home.

Gather information from your workplace to cope with the potential of job loss. You're likely to lose access to workplace computers if a layoff occurs, so transfer personal files and contact lists to another format that you can access from your home computer or the public library. Update your résumé and share contact information with co-workers or supervisors who could provide a reference or information about job leads.

File for unemployment benefits as soon as you know you will be laid off. It could take days before your claim is processed and benefits can begin, so the sooner you file, the better.

Review your health insurance options. If you can't get COBRA or cannot get on your spouse's insurance, check Healthcare.gov for your options.

INACTIVE AND DORMANT ACCOUNTS

The Credit Union has a number of accounts which have been inactive for a substantial length of time. In many cases we have not received a change of address, and in some cases a member is deceased with no living relatives or "payable on death" instructions. After a certain period of inactivity when we do not know the whereabouts of the member, we are required to send any unclaimed funds to the state.

These accounts incur a cost to the Credit Union (and ultimately the entire membership) in the form of postage and production costs for mailing statements, computer software costs based on the number of open accounts, and especially in the risk of fraud on accounts that have not been used regularly. In order to minimize the financial risks to the Credit Union and the costs of maintaining these accounts, a dormant account fee is assessed on these inactive accounts.

The dormant and inactive account fee is assessed on the accounts of those members who are 18 years of age or older, have less than a minimum balance of \$100, AND have had no activity on the entire account/base number (savings, loan, CD, share draft/checking, or credit card) for 365 days or more. ALL these conditions must be met for an account to be deemed inactive and have the fee assessed. The monthly dormancy fee is currently \$5.00, and is assessed at month end.

Avoid the fee! Be an active member. After all, you own it!

In the event that we charge your account in error, please bring it to our attention and we will gladly refund you the inactivity fee.

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Automatic Location Detection. Now when you launch the app, it automatically identifies your current position. You can also click on the home icon in the bottom right corner, and the app will reset to your current location.

Improved Search Capabilities. Search for specific ATMs by credit union name, location range, and features, such as "accepts member deposits," "accepts all deposits," "Plus Gateway," "Cirrus Gateway," etc.

Enhanced Scroll and Search Functionality. Navigate the map and search within new areas without having to enter a new search.

Bookmark your Favorites. Access the "Bookmark" tab to easily add favorite ATMs.

Focus on... PEGGY KONTNEY

Peggy Kontney joined Members Advantage Credit Union in April of 2020 as a full-time Mortgage Loan Processor. Peggy brought with her 22 years of experience in the Title Insurance and Mortgage loan closing field.

Peggy has been a life long resident of Stevens Point. She has four grown children and three grandchildren with another one on the way (due in November). When not spending time with family Peggy is very involved in her church – St. Mary's Immaculate Conception. Other things that Peggy enjoys are reading, watching TV and simple conversations with family and friends. Peggy has been a great addition to our Mortgage Department and we are very happy to have her!



Stuffed Peppers

6-8 Green Peppers
1 lb. bacon-cut into pieces
2 cans of Roast Beef Hash or Corned Beef Hash
1 can tomato sauce
2 cups shredded cheese

Par boil the peppers – for a minute or two.
Fry bacon, remove excess drippings. Once fried, add the Hash and tomato sauce.
Mix completely.
If making stuffed peppers, put some

cheese on the bottom of the pepper, fill with Hash mixture, top pepper with additional cheese. Continue to fill all peppers. Placing them in a 9x13 pan.

I prefer making this a casserole – so I will slice up the peppers and put them on the bottom of a 9x13 pan. Pour the entire Hash mixture on top of peppers. Place cheese on the top of Hash mixture. Bake at 350° for 30 minutes.

Serve and enjoy.



Shop Local Rewards - Press Release

For Immediate Release



Members' Advantage Credit Union Announces Shop Local Rewards Contest Winner

Wisconsin Rapids & Plover, WI Members' Advantage Credit Union is pleased to announce that Jesse N, Teri H, Darlene K, & Natalie W are the July and August monthly winners of the SHAZAM-sponsored Shop Local Rewards debit card promotion. The prize, presented to them, was a \$50 Chamber Gift Certificate. To win, they just used their MACU debit card for PIN- and signature-based purchases and their name was drawn, at random, from all entries.

The Shop Local Rewards contest ran from July 1 through September 30, 2020 with the grand prize of a \$500 SHAZAM gift card, and eight monthly winners, each receiving a \$50 gift certificates. All winners are selected at random from all participating SHAZAM financial institutions.

SHAZAM is a national member-owned debit network, processor and core provider. Founded in 1976, SHAZAM delivers choice and flexibility to community financial institutions throughout the U.S. and is a single-source provider of the following services: debit and credit card, core, fraud, ATM, merchant, marketing, training, risk and ACH. Learn more at shazam.net.

No purchase is necessary to enter to win. A purchase will not increase your chances of winning. Void where prohibited. Promotion period is between July 1, 2020 and September 30, 2020. Visit <https://www.shazam.net/services/marketing/sdr-rules/> for official rules and complete contest details.



NCUA

If you don't like the road you're walking, start paving another one.

-Dolly Parton

Five Ways to Thwart a Phone Scam

visit us on the web at
www.membersadvantagecu.com

"Hi Grandma Dottie, this is Todd. Please don't tell my wife, but I've been in a car accident and now I'm in jail. Can you send me bail money?"

Todd went on to describe how he'd been texting and driving, hit a woman with his car, and now sat in jail. He complained about his broken nose, then he turned the phone over to his public defender. The attorney said he needed Dottie to wire over \$4,200 for bail money to get Todd out of jail.

"I knew something was fishy because Todd never calls me Grandma," Dottie said later. "But it sounded like him. And I was so worried, I called my son right away to ask for a ride to the bank."

In a way, it was fortunate Dottie no longer had a car. Since she needed to ask her son for a ride, she told him what happened. He knew right away something was off. After calling the real Todd, they realized it was a scam designed to get Dottie to send a stranger a few thousand dollars.

If you think this is an example we made up—it isn't. This really happened to one of my team members last week (we changed the names of those involved). The scammers used the exact script that so many scammers read to prey on the elderly, right down to the plea, "please don't tell anyone." They rely on fear and good details of stories to manipulate folks.

1. Pay attention to the number calling. In Dottie's case, the call came from an area code two states away. They made it extremely unlikely to have come from her local "public defender."

However, scammers can mask or switch the way their number appears. That's why we urge you to go a step further and don't answer any number you don't know. If the number comes up without a name you recognize, let it go to voicemail. If it's important, the caller will leave you a message. So again, if you don't know the number, be safe and don't answer at all...just wait for the message instead.

2. If you answer and it's a company you deal with regularly, ask to call them back later, and then look up the company's customer service line and call. If it was legit, they will have a record of the initial call. If it's a scam, you've just saved yourself a lot of potential problems.

3. Remember that the IRS will not call you. They will send a letter if there's anything wrong. Especially with Tax Day, there will likely be a surge in folks claiming to be from the IRS. They're trying to steal your information—do not give it to them.

4. If you're concerned that it really is your grandchild or relative on the phone and they're in trouble, ask for the code word. Set this up with your loved ones now. That way if you ever get a call like this, you can simply ask for the code word. If they can't say it or claim not to remember, hang up immediately. Similarly, ask specific questions. In Dottie's case, she should have asked which jail Todd was supposedly in or where the car accident had happened. Chances are the scammer won't have that information easily on hand.

5. Be aware of social media. Dottie's family has very little information on social media, so her family is stumped as to how anyone connected her name and number with her grandson-in-law. But after poking around, we found a link – you can find her and her granddaughter both listed with full names in a family member's obituary, and by looking up her granddaughter, they were able to find her grandson-in-law.

Dottie's lucky that she called her son to help her get to the bank. Even though afterward she realized it had sounded suspicious, at the time all she could do was worry. We don't think clearly when we're upset and that's exactly what scammers want.

So, if you ever get a call asking for money or personal information, take a deep breath. Don't panic. And remember these five tips. If anything seems unusual, hang up and call your family members. It could save you thousands.



savings
corner

Open Deposit
.20% APY*

Share Certificate
(\$1,000 minimum deposit)

6 month term	.60% APY*
12 month term	.75% APY*
18 month term	.85% APY*
24 month term	.95% APY*
30 month term	1.00% APY*
36 month term	1.05% APY*
48 month term	1.15% APY*
60 month term	1.25% APY*

IRA Share Certificates
Traditional/Roth/Health Savings and Education SAs

(\$1,000 minimum deposit)

12 month term	.75% APY*
18 month term	.85% APY*
24 month term	.95% APY*
30 month term	1.00% APY*
36 month term	1.15% APY*
48 month term	1.15% APY*
60 month term	1.25% APY*

IRA Passbook .60% 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

Thanksgiving: November 26
Christmas Eve: Dec. 24 - Drive up 7am-Noon
Christmas Day: December 25
New Years: January 1