



Picture ID and Password Security Enhancements

At Members' Advantage, keeping your accounts secure is our top priority. To strengthen the safety of your financial information, please help us with the following:

Update Your Picture ID

To enhance security on accounts, all members are required to have a current photo ID on file. If your picture ID has expired or you have not provided one recently, please visit any of our branches with your valid photo identification. Our staff will update your records quickly and securely!

Account Passwords Now Required

We are introducing personal passwords as an added layer of account protection. Each member will set up a unique password, which will be required for identity verification during phone inquiries and selected in-person transactions. Setting up your password is simple — just speak with one of our Member Service Representatives!

Your Security, Our Priority

These measures are part of our ongoing commitment to protect you from fraud and unauthorized account access. Thank you for helping us keep your information safe!

If you have any questions about these updates, please contact us or stop by your nearest branch. We appreciate your cooperation!

Protect Yourself: Recognizing and Avoiding Common Scams

As technology advances, so do the methods that scammers use to target individuals. Being aware of common scams and knowing how to protect yourself are key steps in safeguarding your finances and identity. Here, we break down today's most frequent scams and provide actionable tips to keep your accounts safe.

1. Phishing Emails & Texts

Scammers disguise themselves as your credit union, sending emails or SMS messages that appear legitimate. These messages often prompt you to verify your account, resolve an urgent issue, or claim a reward, asking you to click a suspicious link or provide personal information.

Mitigation:

- Never click unsolicited links or download attachments from unknown senders.
- Check the sender's email address or phone number carefully for subtle discrepancies.
- Contact your credit union directly using verified contact information if you receive a suspicious message.

2. Phone Call Scams ("Vishing")

Fraudsters may call pretending to be from your credit union, law enforcement, or a government agency. They might claim your account is compromised or ask you to confirm personal details for "security purposes."

Mitigation:

- Never provide account numbers, passwords, or Social Security numbers over the phone unless you initiated the call to a verified number.
- Hang up and call your credit union back using the number from their official website.

3. Card Skimming & ATM Fraud

Skimming happens when criminals install hidden devices on ATMs or card readers to steal your card information. They often pair it with a small camera to capture your PIN.

Mitigation:

- Examine card readers for loose or unusual parts before using.
- Shield the keypad with your hand when entering your PIN.
- Use ATMs at your credit union branch when possible, as they are less likely to be tampered with.

4. Account Takeover Attempts

If scammers acquire your login or personal details, they can attempt to access and control your accounts.

Mitigation:

- Create strong, unique passwords for your accounts and update them regularly.
- Enable multi-factor authentication (MFA) wherever possible.
- Monitor your accounts frequently for unauthorized transactions and set up account alerts if available.
- Do not give out your account information to anyone, especially over the phone.

5. Fake Check and Overpayment Scams

Scammers may send fake checks that look real, asking you to deposit them and send back a portion in cash or through a wire transfer, only for the check to later bounce.

Mitigation:

- Never agree to deposit checks or money orders from unknown sources.
- Wait for funds to fully clear before using any portion of a deposit from an unfamiliar party.

General Safety Tips

- Keep your device software and browsers up-to-date.
- Install trusted antivirus and security software.
- Remember: Your credit union will never ask for your full PIN or password over the phone, email, or text.
- If you suspect you've been targeted or have fallen victim to a scam, contact us immediately.

Your credit union is committed to safeguarding your financial well-being. Staying informed and vigilant is your first and best line of defense. Together, we can protect your accounts from fraud.

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



Children's Miracle Network Hospitals Update



February is recognized nationwide as "Credit Unions for Kids" month, during which credit unions partner with Children's Miracle Network Hospitals to help raise funds for children in our communities. Members' Advantage Credit Union is proud to once again support CMN with fundraising activities throughout February!

This year, our Share-A-Bear Program allows members to "sponsor" a Beanie Bear for just \$5.00 or a Beanie Buddy for \$10.00. These cuddly bears are delivered to children at Marshfield Children's Hospital who are admitted for outpatient or inpatient surgery -helping to ease their fears and bring smiles during challenging times.

Stop by either of our offices to learn more about how you can help support the children in our area! **Every sponsorship makes a difference!**



HOW TO IMPROVE YOUR CREDIT SCORE

Your credit score is an important factor that can impact your ability to borrow money and access financial opportunities. Improving your score takes time and responsible habits,

but it's worth the effort. Here are some trusted tips to help you boost your credit score:

Pay Bills on Time: Payment history makes up a significant portion of your credit score. Set reminders or enroll in automatic payments to avoid missing due dates.

Reduce Credit Card Balances: Keeping your credit utilization (the percentage of your available credit that you're using) below 30% can have a positive impact on your score.

Avoid Opening Too Many Accounts: Each time you apply for new credit, a hard inquiry appears on your report, which can slightly lower your score. Only apply for credit you truly need.

Check Your Credit Report Regularly: Request a free credit report each year at annualcreditreport.com. Dispute any errors you find, as inaccuracies can hurt your score.

Keep Old Accounts Open: The length of your credit history also matters. If possible, keep older credit accounts open to demonstrate a longer track record.

Mix Up Your Credit: A healthy mix of installment (such as loans) and revolving (such as credit cards) credit can contribute positively to your score.

Remember, improvement won't happen overnight, but consistent good habits will pay off! If you're uncertain where to start, our loan originators can provide some guidance for building a brighter financial future!

Important Notice for Travelers

If you're planning to travel outside of Wisconsin and intend to use your Members' Advantage debit or credit card, please remember to set up a travel notice for your trip! With your debit card, you can easily do this yourself through our online banking system! For credit cards or if you prefer, you may visit or call our office and we'll be happy to add a travel notification to your card for you. Have a safe and enjoyable journey!

As winter's chill settles in, there's no need to brave the cold for your everyday banking needs. Did you know our credit union's mobile app puts fast, convenient tools right in the palm of your hand? Here are some easy ways to stay inside and on top of your finances this season:

MOBILE DEPOSIT: Simply snap a photo of your check using your smartphone and deposit it instantly! No need to venture out to a branch. It's secure, fast, and perfect for snowy days!

E-STATEMENTS: Get your statement faster and cut down on paper by signing up for electronic statements!

24/7 ACCOUNT ACCESS: With our mobile app, you can pay bills, transfer funds, and monitor your balances all while staying warm at home or on-the-go.

NOT USING OUR MOBILE APP YET? Download it today from the app store and make this winter your easiest season for banking yet!



Word search puzzle

Winter



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

cold
skiing
sled
holidays

snowman
icicles
frost
skating

winter
ice
snowflake
gingerbread

Focus on... **Ava Semling**

Meet Ava, who has been a valued part of the Members' Advantage team since March 2025, working as a part-time MSR through the Youth Apprenticeship program! Ava is a Senior at Lincoln High School. After graduation, she hopes to go to school for Business Administration or Accounting.

Ava comes from a close-knit family, including her mom, dad, twin sisters, and their playful miniature dachshund, BeBe, who keeps things lively at home.

In her free time, Ava enjoys immersing herself in a good book or relaxing with some coloring books. When it comes to dining out, her favorite spot is Olive Garden, and she loves the color pink!

Fun fact: Ava has never broken a bone!

Visit Ava at our Wisconsin Rapids branch and experience her outstanding service firsthand!



*To appreciate
the beauty
of a snowflake,
it is necessary to
stand out in the cold.*

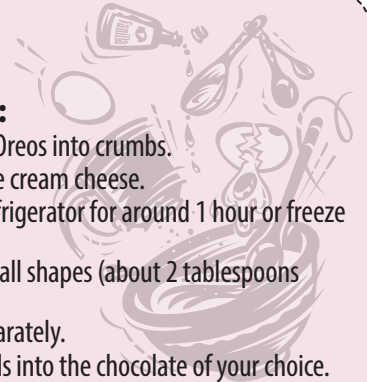
Oreo Ball Recipe

Ingredients:

1 Package of Oreos
8 oz of Cream Cheese
8 oz of Semi-Sweet Baking Chocolate
8 oz of White Baking Chocolate

INSTRUCTIONS:

Crush about half of the Oreos into crumbs.
Mix the crumbs with the cream cheese.
Chill the mixture in a refrigerator for around 1 hour or freeze for 20 minutes.
Form the mixture into ball shapes (about 2 tablespoons for one ball).
Melt the chocolates separately.
Using a fork, dip the balls into the chocolate of your choice.
Crush the rest of the Oreos into fine crumbs.
Sprinkle the fine crumbs on top of the balls.
If desired, use alternating chocolate to drizzle as garnish.
Finally, let the truffles sit until dry.
Enjoy!



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 22, 2026**

Time: **TBD**

Location: **Virtual**



Your debit card. Your life.

Use your debit card for
everything,
everywhere,
every time.





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)

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:

New Years Day - Thursday, January 1