

April/May 2015

MembersAlliance
CREDIT UNION

You can *rely* on us!

The DIRECT Line

a communication to our valued members



APRIL 18-25, 2015 | ILLINOIS

Over 160 Free financial education events for all ages and walks of life – Find a topic that speaks to you and learn to be Money Smart!

For the eighth straight year, MembersAlliance is proud to partner with over 100 financial institutions, businesses, not-for-profits, libraries, and other organizations who put together **Northern Illinois Money Smart Week (MSW)**, April 18-25, 2015, offering over 160 free educational events in nine counties.

We will be hosting the following programs and hope you will take advantage of this community effort to increase financial literacy!

Sat., April 18 9:00am - 12noon
“MACU/BBB Community Shred Day & Goodwill Donation Drive”

Bring your unwanted personal documents for free, secure on-site shredding by Paper Recovery AND Goodwill Industries will be accepting donations of small household items only during this community drive. 2 boxes only, please, so everyone can be served.

Co-sponsored by the Better Business Bureau.

location: MembersAlliance CU, 2550 S. Alpine Rd. (by drive up)- Rockford

Wed., April 22 (2 sessions) 11:30am - 12:30pm or 6:00 - 7:00pm
“Identity Theft: The Rest of the Story! Be Informed & Prepared!”

ID theft is a multi-faceted problem. Get tips and services to minimize your risk.

Presented by Landshark Solutions

location: MembersAlliance CU, 2550 S. Alpine Rd.- Rockford

Thurs., April 23 6:00 - 7:30pm “Retirement Planning 101”

Presented by Klaas Financial inc. (see insert page)

location: MembersAlliance CU, 2550 S. Alpine Rd.- Rockford

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CheckMax Plus even better

ATM Safety Tips

Partners in Kind

LoveMyCreditUnion Rewards

VISA Credit Card Updates

Facebook Friends



Sat., April 25 12:30pm - 2:30pm “Teen Financial Reality Fair”

Get ready for the real world of “Mad City” –a fun, interactive activity for students age13-18 to learn the in’s and out’s of money management presented by the Rockford Area Chapter of Credit Unions

(RSVP required! - contact ahauck@membersalliance.org)

location: Rockford Public Library East Branch, 6685 E. State St.- Rockford

For a full calendar of events, visit
www.moneysmartweek.org Or...

—pick up a calendar booklet at any MSW
partner business including MACU

—watch for the calendar tab insert in the
Rockford Register Star on Sun., April 12

—visit the Northern Illinois MSW
Facebook page

**MONEY
SMART
WEEK**
ILLINOIS
APRIL 18-25, 2015

Hey Teens! Attend our Teen Xtreme Class and Learn the Basics of good Money Management!

You let your teen have a Facebook account—Why not a debit card and checkbook? Chances are, your child already has a savings account. A debit card and checking account are great additional tools to help them learn to manage money now—while the stakes are small. As a credit union, we know that financial education goes hand in hand with good money management – and you're never too young to start!



That's why we created our **Teen Xtreme Class for members age 15-17**. Register him or her for our **Teen Xtreme Class** and get them started on the right path. **Our next class will be held on Saturday, May 2, 9am - 1pm at our South Alpine Rd. location.** This free 4-hour class uses an easy to understand, real life format to teach youth how to responsibly manage their money. **Registration is required. MACU members between the ages of 15-17 will receive a letter and form in the mail which they can complete and return, or you can stop in the credit union and request a registration form. Class size is limited.** Don't miss the opportunity to help your son or daughter get off to a good start financially. At completion of the class, students will receive a certificate. We invite our teens to open a checking account; we offer free checking with a Visa check card plus online and mobile banking. If under the age of 18, a parent/guardian will need to be joint on the account.

New Additions to CheckMax Plus Benefits

If you have a **CheckMax Plus** or **CheckMax Plus55** checking account, you'll love these new updates:



EVERYDAY REBATE REWARDS gives back even MORE! Now enjoy quarterly rebates up to \$20 (\$80/yr.) by submitting receipts (up to \$200/quarter) for everyday purchases.

SAVINGS ON TAP Extra savings for you! Simply select to **Shop Online** or **Shop In-Store** and click or print your way to savings. Earn cash back when you shop with certain retailers online or print coupons to use in-store at your favorite merchants.

SAVINGS ON TAP - FREE MOBILE COUPON APP Enjoy your member savings thru the convenience of a mobile app. Simply look for participating locations on your mobile device then show the mobile coupon at checkout to redeem the offer.

Stop in or call to request your new benefit kit!

If you don't already have a CHECKMAX PLUS checking account with us, ask how you can open one today and enjoy these benefits!

12 Ways to Practice Safe ATM Transactions

ATM fraud is on the rise. Here are 12 ways to protect yourself and your account from theft!

1. **Look for recent device modifications** – bulky keypads, electrical tape, fresh glue, unworn plastic, etc. These can be signs of a PIN capture device being used.
2. **Check for cameras** – tiny pinholes provide clear views of the keypad and are a prime target for recording PINs. Security cameras designed for safety are obvious and usually mounted further away.
3. **Cover the PIN pad with your other hand** to keep your transaction safe from prying eyes.
4. **Look for people sitting nearby** who are using laptops, PDAs, or cellphones. If they're sitting there for more than a few minutes, they may be eavesdropping using the device.
5. **Do not share your PIN** with anyone you don't want using your card (and that should be a very small circle). If you write down your PIN, keep it in a secure location away from the card. Don't carry it in your wallet or record it in your phone!
6. **Only use ATMs in well-lit, public spaces.** Prefer those that offer drive-up service and don't have buildings.
7. **If you have trouble with an ATM, go to the nearest bank branch or use another ATM.** DO NOT let strangers "help" you with the transaction.
8. **Avoid ATMs in tourist hotspots** – these high traffic areas make it easier for thieves to work.
9. **Monitor your checking account statement regularly** for suspicious or unknown charges.
10. **Report any unusual account activity** to your credit union right away.
11. **Remember that Point of Sale terminals, gas station consoles and other payment locations are just as vulnerable** as standalone ATMs.
12. **Whenever possible, process your debit card transaction as a "credit" transaction** so you will be prompted to sign for it rather than enter a PIN that can be seen by the next person in line.



Join the Partners In Kind and Pass It On!

Have you ever experienced a random act of kindness, as the giver or the recipient? We'd love to hear about it! It's important to simply do a good deed, share a smile, lend a hand. . . just because. That's why we created "Partners in Kind".



Our Partners in Kind (PIK) team is out and about, giving back to the community that has given us so much for over 75 years. You might see us at your local coffee shop or other establishment. Why? because we'd like YOU to JOIN US in this movement —PASS IT ON! Watch our Facebook page for PIK sightings; but more importantly, **share your story with us!**

New Car Shopping? Members Get Special Savings

MembersAlliance has great ways for our members to save on a new vehicle purchase. The **Credit Union Member Discount from GM** offers all current and eligible credit union members exclusive discounts on a new Chevy, Buick or GMC vehicle. This is in addition to the most current incentives and special offers!*

Visit LoveMyCreditUnion.org to see how much you can save and request your GM Authorization Number.

Financing? Our members can save BIG with great low interest rates on a **vehicle loan from MembersAlliance**. We'll get you in the driver's seat with a payment and term that fit. And consider other benefits like GAP, Debt Protection, Mechanical Breakdown Protection, and more! Talk to one of our friendly loan representatives about your vehicle loan options.



**Some restrictions may apply.*

Time to Switch and Save!

You've already sprung ahead this spring . . . why not *Sprint* ahead and Save? Credit union members get exclusive savings with the **Sprint wireless Credit Union Member Discount**:

- Get a 10% discount on select regularly priced Sprint monthly service
- Have your activation fee on new lines waived (up to \$36 in savings)
- Have your upgrade fee waived (up to \$36 in savings)

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts.

Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving today. To claim your discount, use Corporate ID: NACUC_ZZM.



CU Members Save on Auto & Home Insurance

Your credit union is the place for car and home insurance. That's because the **TruStage Auto & Home Insurance Program** is built on the same foundation as we are: good rates, excellent service and solid value.

With discounts for being a member and easy switching from your existing carrier, it's worth a quick phone call to get a quote.



Our local Liberty Mutual agent Steve Harring is happy to help you get started! Call him at 815-633-1070 ext. 56895 or email: Steve.Harring@LibertyMutual.com, or visit TruStageAutoHome.com.

TruStage Auto & Home Insurance Program is made available through TruStage Insurance Agency, LLC and issued by leading insurance companies.

Updates for VISA Credit Card Holders

New Chip Card Technology will offer many benefits

MembersAlliance will be making the transition from magstripe credit cards to chip-enhanced credit cards in late 2015. Chip cards are the latest in payment card technology, providing increased acceptance around the world and heightened security. Here are just a few examples of how the chip card will make life easier:



- **Use your card at millions of locations worldwide** – Your chip card allows you to pay at national and international merchants where chip cards are the standard. In addition, the chip card has a magnetic stripe on the back, and you can still make purchases by swiping your card at merchants that have not yet switched to chip-enabled terminals.
- **Pay with confidence** – Your chip card comes with enhanced security and protection against card counterfeiting and fraud.
- **Continue to enjoy your favorite benefits** – Your new card includes all the benefits you received with your previous card.

New Look for MyCardInfo & Rewards Fulfillment Website

Our VISA credit card MyCardInfo and the Rewards Fulfillment website will offer new enhancements to make it easier to use and navigate:

- Responsive design for optimal viewing & navigation from any device
- Promotion & special offer information
- Alerts and information more easily visible & accessible
- Easier card enrollment
- Large imagery and clean dashboard views
- Enhanced security features

If you have any questions on any of these new offerings, please call the customer service number on the back of your credit card or contact MembersAlliance. Don't have our credit card? Apply today!

You Can Rely On Us!

MembersAlliance

You Can Rely On Us! CREDIT UNION

Main office

2550 S. Alpine Rd.

Rockford

815.226.2260

Perryville branch

6951 Olde Creek Rd.

Rockford

815.484.1160

Inside Walmart

3902 W. Riverside Blvd.

Rockford

815.484.5350

7219 Walton St.

Rockford

815.484.5345

4781 E. Rockton Rd.

Rockton

815.484.1250



Your deposits are insured to \$250,000 per account.
This institution is not federally insured.



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membersalliance.org



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You've got a Friend on Facebook!

Do you follow us on Facebook? The MembersAlliance Credit Union Facebook page posts fun and educational information for our members and friends. Check it out and be sure to Like and Share!

Here is the weekly schedule of our post themes:

Monday – “Motivation Monday”

Tuesday – “Tip Tuesday”

Wednesday – “Common Cents”*

Thursday – “On the Go”

Friday – “Definition Friday”

And remember to post your “random act of kindness” stories or other good things happening to You on our Facebook page!

* You can also find complete articles on our website under “About Us/Common Cents”



Calendar of Events

Subject to change.

MONEY SMART WEEK

APRIL 18-25, 2015 | ILLINOIS

see front & insert pages for MSW event details

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|----------|--|
| April 13 | MACU W. Riverside Walmart branch
10th anniversary!
refreshments, prize drawing - stop by 9am-6pm |
| May 2 | Teen Xtreme Class - 9am-1pm
S. Alpine Rd. location (see pg. 2 for details) |
| May 18 | MACU Walton St. Walmart branch
10th anniversary!
refreshments, prize drawing - stop by 9am-6pm |
| May 25 | Memorial Day - all offices closed |