

Say hello to spring
with low rates times two!

New Cars¹
4.49% APR*

Used Cars²
4.99% APR*

*APR is annual percentage rate. Rates, terms, and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. \$1000 new money required for existing loans. 1 Rates shown are for new vehicles 2022 or newer with a term of 48 months. 2 Rates are shown for used vehicles model years 2017 to 2021 with a term of 36 months.

April Celebrates Financial Literacy Month

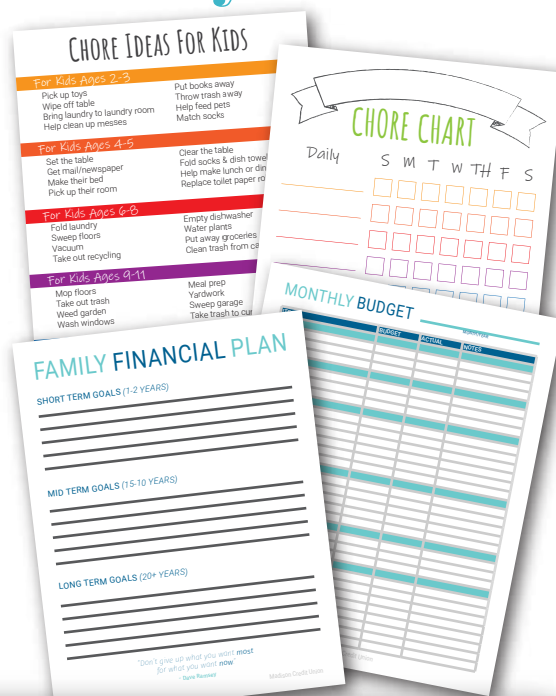
Financial well-being is something that we strive for, for each and every one of our members. We offer a variety of *free* resources and materials to help members of all financial backgrounds and all ages. Because it's never too late, or early, to learn financial smarts.

Through your Madison CU membership, you have access to **BALANCE**, a financial counseling company with over 45 years experience. Through BALANCE members can receive *free* financial counseling for money management, credit report review, home purchase education, identity theft solutions, and more. To access these benefits simply call 888-456-2227 and mention Madison Credit Union. The BALANCE website also offers a plethora of digital

resources including digital calculators, podcasts, toolkits, worksheets, checklists, and more. *All free!*

Our own website is another great place to start. Check out the Financial Smarts link under our Resources tab (or MadisonCU.com/financial-smarts). There you will find information to help you stay financially fit at any age, from budgeting goals for adults to chore charts for kids. All free and printable. There are also links to money games, podcasts, and more.

In addition to all our digital resources, we are here for you if you need help. Our lending department can help get you on a path to reaching many of your financial goals!



Still depositing checks in-person? Save the trip, sign-up for Mobile Check Deposit



With Mobile Check Deposit, you can upload checks totaling \$2500 or less via your phone. It's a safe and easy way to save time *and* gas.

Sign up from the mobile app or call us at: 608-266-4750.

Requirements

- Must have the Madison CU Mobile App
- Must be 18 or older
- Must have been a member for at least 90 days
- Must have account in good standing (includes no more than six (6) checks returned for non-sufficient funds (NSF) in the last twelve (12) months, along with less than three (3) returned deposit items in the last twelve (12) months.

Restrictions

- A maximum of \$2500 per check, a total of \$2500 worth of checks per day and \$5000 per month.

Find the MCU mobile app in the Google Play or Apple App store



Madison Credit Union's 86th Annual Meeting Recap

February 13th, marked Madison Credit Union's 86th Annual Meeting. There was food, laughter, a couple mic drops, and plenty of credit union talk.

We'd like to thank all those members who came out in support! We saw lots of familiar faces as well as many new ones. We are grateful to each of you who took time out of your busy schedules to come support your credit union.

Topics included our increase in digital services, future of our building, and re-election of Tom Sakash for another 3-year term to the MCU Board.

To see more photos visit:

MadisonCU.com/86th-annual-meeting-recap/



Chain of Hearts Fundraiser

This February we supported Children's Wisconsin Foundation chain of hearts with our chocolates for charity and raised \$477!

Children's Wisconsin Foundation provides critical care for the sickest children, research to

cure childhood illnesses, and community initiatives designed to keep kids healthy.

Thank you to all who donated and bought chocolates for charity this month. Our chocolate sales will continue to support local charities including our yearly donation of backpacks and school supplies to the Goodman Community Center.



Contact Info

Main Office:

949 East Washington Ave.
Ph: 608-266-4750
creditunion@madisoncu.com
www.MadisonCU.com

Lobby Hours:

Monday - Friday: 8:30am - 5:00pm

Drive Up Hours:

Monday - Friday: 7:30am - 5:00pm
Saturday: 9:00am - 12:00pm

Upcoming Closings:

May 29th
July 4th

CU*Talk Phone Number:

1-800-860-5704

Lost/Stolen ATM/Debit Card

1-800-523-4175

Madison Credit Union is a proud member of the Co-op Shared Branching Network. with over 5,000 branches nationwide. To find a location near you, visit:

www.co-opcreditunions.org



Comments Are Welcome

Checks & Balances is published quarterly to help members make informed choices for their financial health. We welcome your comments.



Insured by NCUA

EQUAL HOUSING OPPORTUNITY



SHRED FEST²⁰²³

Saturday, April 15th | 8am - 10am

On April 15th, from 8am to 10am, MCU and MFDCU staff, along with pro shredders, Pellitteri Data Destruction Division, will be at the Emerson Elementary School's parking lot shredding it up.

Members can bring the equivalent of **up to 3 boxes of paper or 3 bags of paper = 50 pounds**. Plastic bags cannot be shredded; it is preferred that members bring material in paper bags.

Anything that isn't paper products can't be put in the carts. If you have any questions regarding what can or cannot be shredded, please contact

Pellitteri Data Destruction Division (608-257-4285) and they can answer any questions you may have.

Donations: We will be accepting donations for **The River Food Pantry** during the event. A donation is not required, only encouraged. Donations can consist of a non-perishable food items, hygiene items, or monetary donations.

Location:

Emerson Elementary School
2421 E. Johnson St.
Madison, WI 53704

(Enter parking lot from E. Dayton St.)

What CAN be Shredded:

- File folders, Spiral Notebooks, Tax Returns, Checks, Envelopes, Etc.
- Hardcover Books (set these aside in boxes or next to the carts)
- Paper clips, staples, rubber bands do not need to be removed

What CAN'T be Shredded:

- No CD's, DVD's, Floppy Disc's, Hard Drives, Batteries
- No Plastic Sheet Protectors, Hanging File Folders, Binders, Binder Clips,
- No Magazines, Metal Clips, Newspapers,
- No Credit Cards