



SUMMER LOANS ADVENTURE

Summer only lasts a few months, make them count.

A beach vacation, a trip to Disney, a new RV, or car. **Whatever your summer dream, make it a reality with Madison Credit Union.** We have recreational vehicle loans, auto or motorcycle loans, and signature loans.

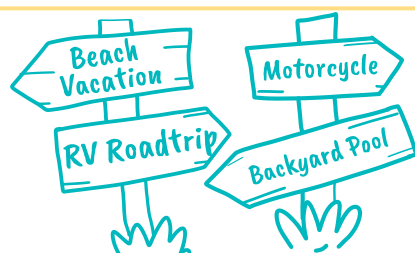
At MCU, you have control of your loan, you can pay monthly, bi-weekly, or even weekly and there is no penalty for early pay off. Plus, you know with MCU that you are getting one of the lowest rates around, for all members.

Here we are committed to helping our members. **We understand that not everyone has exceptional A+ credit ratings. Which is why we offer low rates across the board.** We don't want to penalize members with bad credit, so we have revamped our loan rates to help members with *imperfect* credit, build their credit.

If you are interested in a loan, contact Nancy, Laura, or Oliver (our newest loan officer) at lending@madisoncu.com or simply apply online directly from online banking or the mobile app.

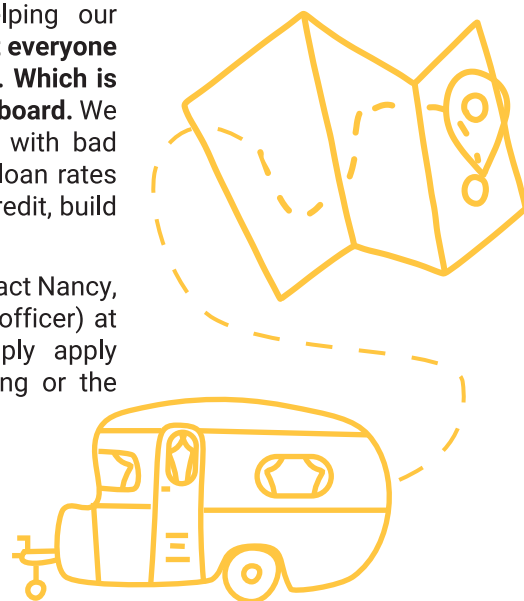
Signature Loans

Amount borrowed	APR*	Monthly Payment
\$2500 for 24 mo.	9.99%	\$115.35
\$5,000 for 48 mo.	10.49%	\$127.99
\$7,500 for 48 mo.	10.49%	\$191.99
\$10,000 for 48 mo.	10.49%	\$255.99



Auto Loans[^]

Credit Rating ¹	APR* up to 36 mo.	APR* up to 72 mo.	Monthly Payment per \$1,000 borrowed for up to 72 months
A+	4.99%	6.24%	\$16.69
A	5.24%	6.49%	\$16.81
B	5.74%	6.99%	\$17.04
C	6.24%	7.49%	\$17.29
D	6.74%	7.99%	\$17.53
E	7.24%	8.49%	\$17.77



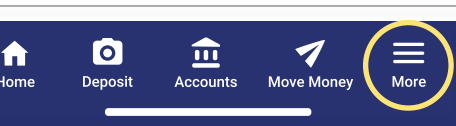
*APR is annual percentage rate. Rates, terms, and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. Other rates and terms available. \$1000 new money required for existing Madison CU loans. ^Rates shown are for new vehicles 2022 or newer. 1 Credit rating tiers are based on the following credit scores from TransUnion (A+ is 750+; A is 749-700; B is 699-660; C is 659-630; D is 629-600; E is 599 & Below).



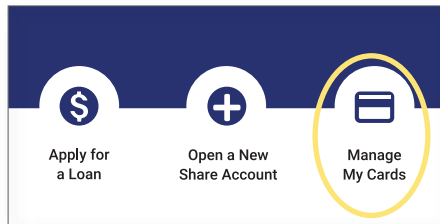
Debit Card Management

Easily control your debit card from your phone

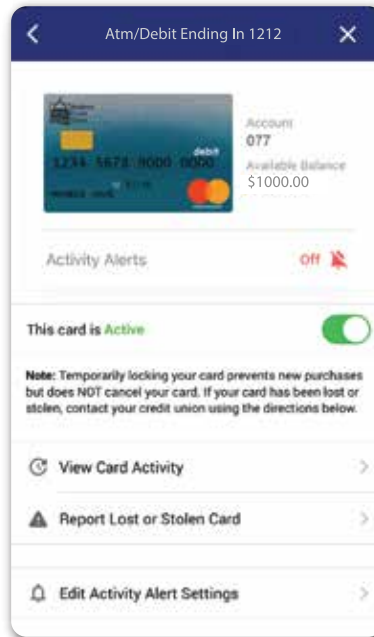
From the MCU Mobile App, you can manage your card, spouse's card, or teen's card. Easily turn your cards on/off, add eAlerts, or report a card stolen.



Click the 'More' button on the lower menu of the mobile app.



Then, choose 'Manage My Cards' in the top right.



Find the Madion Credit Union mobile app in the Google Play or Apple App stores.



Planning to travel this summer? Make sure your debit card works.

You don't need to let us know you are traveling to any of the following states: Illinois, Michigan, Minnesota, or Tennessee.

If you plan to travel to a state not listed above or out of the country, please let us know by phone at 608-266-4750 or email at creditunion@madisoncu.com.

Tips for Traveling Internationally with Money

When to take cash, use an ATM, and more.

Traveling is a wonderful experience, however, knowing whether to use credit card, cash, debit cards, or a Travel Money Card is not always easy.

Depending on where you're headed, your **credit card might** be the safest bet.

- Credit cards automatically convert foreign currency to your domestic currency.
- If you lose your credit card, you don't lose money, as long as you cancel right away.
- Do make sure your card doesn't charge any foreign transactions.
- And don't forget to let your card company know you are traveling.

Cash is still king in many countries. Although most developed countries widely accept credit cards, there may be rural areas or villages that don't.

Cash can sometimes get you a discount. Credit card companies can charge local



stores up to 10% of a purchase to provide credit card access. Many stores don't mind giving that discount back to those who offer to pay in cash. Always ask if there's a discount for paying in cash.

Many countries don't tip for the same things we do, but when they do, it's easier to tip in the local currency.

Most major airports have a currency exchange center or kiosk. Some larger banks also offer the service to members, and there are some websites where you can do an online exchange of money and they will mail you the foreign currency.

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:

July 4th
September 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

International ATMs can charge huge fees. If you use your **debit card**, it's better to withdraw a large amount at once instead of incurring many fees.

Visa offers a **Travel Money Card** that you load with cash and use as a credit card. A great way to stay on budget or if your credit card has high international finance charges.

And remember to stay safe. A money belt can keep your money and documents secure. Also, try not to keep your money all in one place. And don't flash your money around. Pickpockets and snatch-and-grabs are a very real occurrence in many countries, with tourists as prime targets.