

Members Memos

Winter 2016

MACU Gives Back

Members Advantage Credit Union cares about our members and the communities in which they live. That's why you'll find us giving back to our members through such

events as our Member Appreciation Day, Shred Days and Penny Panda Savings Club family movie morning. And, that's why we support several non-profit organizations in

Northern Indiana through monetary donations, special events and the donation of our time and talents. Here's a quick overview of how your credit union helped make a difference in 2015:

Made a \$500 donation to the Service League of Michigan City for the purchase of medical equipment to serve the community

Awarded two \$1,000 and two \$500 college scholarships to members

Volunteered to teach Junior Achievement classes for the eighth consecutive year in Michigan City Area Schools

Held two free Shred Days for members and the local community

Collected and donated over \$2,300 to the American Cancer Society LaPorte County Relay for Life

Served as drop-off site for school supplies for the city-wide Back-To-School Rally in Michigan City

Held a Member Appreciation Day which included a Michigan City Salvation Army food drive. In addition to volunteering employee time, MACU made donations totaling \$2,500

Donated \$500 to the Michigan City YMCA

Collected toys for Toys for Tots and made a donation of \$500

Both MACU branches in Michigan City and Portage served as drop-off sites for the Portage Kiwanis Club shoe drive for Riley Children's Hospital

Held the MACU Penny Panda Savings Club family movie morning with nearly 300 in attendance

Supported the Portage Township Food Pantry with a \$500 donation

A Message from the President

For over five decades, Members Advantage Credit Union has been serving our members. I am proud to state that we are still helping members reach their financial goals with low-cost financial services, and we continue to be active and serve in our community. Here is some good news I would like to share with you:

- Members Advantage Credit Union now has over \$90 million in assets and serves nearly 9,000 members
- Our loan and savings rates are very competitive with local financial institutions, and in many cases have the best rates
- Members enjoy the benefits of the latest technology to access information and funds through our website, www.macuonline.org, and via our MACU Mobile phone app
- Members Advantage Credit Union continues to be actively involved in the community as we volunteer and donate to many local charitable organizations year-round



Frank Beachnau, President



Simple Steps to a Financially Fit 2016

Chances are one of your New Year's resolutions included your finances – and chances are you're not keeping it as well as you'd like. Here are a few strategies to get you back on the right path to managing your money better this year.

1. Start by setting the right SMART goals as in "7 Steps to Achieve Your Financial New Year's Resolutions" at www.forbes.com: specific, measurable, attainable, realistic and time-sensitive.
2. Apply the tried-and-true principles of spend less, save more and set up a budget outlined in "Maximize 2016 With These Financial Resolutions" at www.huffingtonpost.com. Look for concrete methods to cut household expenses and be willing to invest time in research on insurance comparisons, mortgage refinancing options and other items knowing the payoff in the end is worth the time and effort. Make it easier to save with automatic transfers into savings accounts. Take advantage of employer-sponsored health and education savings accounts. Use the many online tools and apps available today for organizing your finances and monitoring your spending. Sometimes just seeing a visual account of where your money is going is enough to motivate you to tighten your belt a bit.
3. Determine your goal derailment. Where did things go wrong? Were your goals unrealistic? Was it just a matter of a lack of commitment? Remind yourself why your financial goals were important to you to begin with. Try a written list accessible where it can serve as a reminder.
4. Get an accountability partner. Look for someone you can trust, possibly someone with similar financial goals. Be the support system you each can benefit from, offering encouragement during setbacks and cheers when goals are reached.
5. Don't let a setback set you back. Stay positive and confident, squelching negative self-talk. Recognize that you will make mistakes and experience setbacks; don't dwell on them, and instead, look at the big picture, keeping the end goal in mind while recognizing and acknowledging the progress you have made so far.



Board Elections

The Members Advantage Credit Union Nominating Committee has submitted the following three names to be placed on the 2016 ballot for the Board of Directors:

Frances Brennan
George Kazmierczek
Michael D. Palmer

In addition, the Nominating Committee has submitted the following two names to be placed on the 2016 ballot for the Supervisory Committee.

Jace R. Smith
Sue Kieffer

Nominees for position vacancies are now being accepted. If you or someone you know would like to serve on the Board of Directors, contact us by calling 877-874-6943. Board of Director applications and petitions can be picked up at our main office, 3064 S. Ohio Street in Michigan City. Applicants' petitions must be signed by at least ten members, and a brief statement of qualifications and biographical data must accompany the petition. Petitions must be filed with the Nominating Committee by February 12, 2016. Nominees will be subject to a criminal and financial background check prior to being added to the ballot. An election will not be conducted by ballot when there is only one nominee for each position.

Mail your petition to:

Members Advantage Credit Union
Attn: Nominating Committee
3064 S. Ohio Street
Michigan City, IN 46360



Fall In Love

In love with Members Advantage Credit Union? We know many of you have “broken up with your bank” and begun a positive relationship with MACU. We’d love to hear your stories! What is your favorite product? What makes us different in your eyes? Why did you make the switch to MACU? Individuals, couples and even entire families are encouraged to reply. High-quality and appropriate photos are welcome, too! Send us an email at service@macuonline.org, message us on our Facebook page or give us a call – whatever works best for you!

Welcome Ahmed Nasidi

We’re happy to introduce our new Member Service Representative, Ahmed Nasidi. Ahmed joined the staff of our main office in Michigan City in August, and we’re very happy to have him as part of our team!

Ahmed has a long-standing relationship with MACU. When he was younger, Ahmed was a proud member of the Penny Panda Savings Club.

When asked what he loves about MACU, Ahmed said, “I like how there are no fees, and the loan rates are great. When I came in here for my first car loan, they remembered that I had a Penny Panda account when I was younger. I feel like we’ve built up a rapport over time.”

Ahmed said he appreciates how his new employer treats members as individuals and takes each person’s situation into consideration.

“It’s a great work environment,” he continued. “We all help each other. We’re like a family. Everyone here from the top to the bottom is approachable and always here to answer questions and be supportive of each other.”

Ahmed resides in La Porte and is the proud father of one eight-year-old son, Liam. His parents are native Nigerians, and he lived in Nigeria from age eight to twelve and is fluent in the Hausa language. Ahmed graduated from La Lumiere School in La Porte and earned a Bachelor of Arts degree with a focus in Psychology from Purdue University North Central. In addition to previous banking experience, Ahmed worked as an internet sales manager before coming to MACU. In his free time, he enjoys riding his motorcycle, watching movies and working out at the gym.

Member Appreciation Day Recap

A big thank you to all who stopped by our Member Appreciation Day (MAD) on Friday, October 2! We had a great time celebrating our loyal members with plenty of free food, prizes, perks and, most of all, opportunities to reach out to our community. We collected food for the Salvation Army of Michigan City that day and throughout the Fall. And, members contributed new or gently worn shoes for the Portage branch’s shoe drive for the Portage Kiwanis Club. It was an afternoon to not only show our appreciation for our members but to also carry out our continual commitment to serving the Northwest Indiana community. Look for more MAD events in the future!

College Scholarships Available at MACU

In search of college funding? MACU is offering FOUR college scholarships this winter for members! The Learn to Earn Scholarships award \$500 to two current college students with minimum GPAs of 2.75 and who work a minimum of 20 hours weekly. The Leona Bruno Scholarship provides a high school senior with \$1,000 for college, and the Gail Walker Scholarship awards \$1,000 to a high school senior with job experience and a GPA between 2.5 and 3.5. The deadline for all is Monday, February 15. Go to www.macuonline.org under “Advantages” and “College Scholarships” to download all the applications.

The Annual Meeting

Saturday, March 26, 2016

Clarion Hotel and Suites
5820 S Franklin St., Michigan City, IN

8:30am • Breakfast is served
9:00am • Meeting begins

Please RSVP to Gwen at
(219) 874-6943, ext. 327

Direct Deposit is Safe, Simple and Secure

Are you taking advantage of Direct Deposit? It’s a safe, simple, and secure way to electronically deposit your recurring payroll, Social Security or pension benefits directly into your account. It’s a great method to receive your federal or state tax refunds, too. Here are the numbers you need to get started. You’ll also find them under the “Info Center” tab at www.macuonline.org.

| Account Type | Routing/ABA Transit Number | Account Number |
|--------------|----------------------------|---|
| Checking | 271291460 | 14-digit account number found at the bottom of your checks or deposit slips |
| Savings | 271291460 | Your credit union account number (without leading zeros) |

Got MACU On-The-Go Yet?

We know how busy you are. That's why we created MACU Mobile. With this super user-friendly app, it's even easier to access your accounts anytime and anywhere. Check balances, transfer funds, make loan payments, pay bills and more. And, it's free, of course!

Have you signed up? It's simple. Just search for MACU Mobile in your app store, and use your existing home banking user ID and password to get started. Not registered for Home Banking yet? No worries! Just go to www.macuonline.org and click on "Register," give us a call at 219-874-6943, email us at service@macumobile.org or stop in.

Start taking advantage of MACU mobile today! It's perfect for your on-the-go lifestyle!

Please "Like" Us!

Did you know Members Advantage Credit Union has a Facebook page? Look us up, and give us a "Like." It's a great way to always stay in the know about our latest specials, great information and tips on your finances, new products and services, ways we are active in your community and more! Feel free to add your comments, too; we love hearing from our members!



Image courtesy of Ideas In Motion Media

Penny Panda Recap

It was great seeing all of the smiling faces at our annual Penny Panda Savings Club family movie morning. Nearly 300 attended the free event and were treated to a showing of "The Good Dinosaur" and complimentary movie munchies. Santa joined in on the fun, too, making note of all the kids' holiday wish lists.

The movie morning was also a great time to celebrate a year's worth of savings with the Penny Panda Savings Club. One young member mentioned how she'd saved up for gifts for her friends. A mom who attended the event was appreciative of the fiscal responsibility taught by the club.

The Penny Panda Savings Club wishes a year of smart saving to all its members! Here are a few good money lessons for kids from "The 5 Most Important Money Lessons To Teach Your Kids" at www.forbes.com.

1. Ages 3-5: You have to wait to buy something you want.
2. Ages 6-10: You need to make choices about how to spend money.
3. Ages 11-13: The sooner you save, the faster your money can grow from compound interest.
4. Ages 14-18: When comparing colleges, be sure to consider how much each school would cost.
5. Ages 18+: You should use a credit card only if you pay the balance off in full each month.

Tips on the Chip

Now that you've received your new VISA credit card in the mail (Chip enhanced debit cards expected to ship in February), here are a few reminders:

1. For chip-activated terminals, insert the chip end (with the chip facing up) of your card in the reader, verify the purchase amount and remember to take your card when the transaction is finished.
2. For terminals that aren't chip activated, simply

swipe your card to complete the purchase.

3. In most cases, you'll still sign for credit purchases or enter your PIN for debit purchases, or you may not do either depending on the amount of the transaction.

Remember, this added level of chip technology further protects your card from theft and fraud by generating a unique one-time code needed for each transaction. Questions on your new VISA chip cards? Give us a call at 877-874-6943.

Michigan City

3064 S. Ohio Street
Michigan City, IN 46360

M-Th: 9am-5pm
F: 9am-6pm
S: 9am-12pm

(219) 874-6943

Portage

6170 US Highway 6
Portage, IN 46368

M-Th: 9am-5pm
F: 9am-6pm
S: 9am-12pm

(219) 762-6228

Special Holiday Hours

Monday, February 15 – Presidents' Day: Closed

ET (Electronic Teller)

(219) 874-6943
press the number 6
Toll Free (Outside 219 area code)
1-877-874-6943, press 6

Board Members

Frances Brennan
Craig Hinchman
Stephen Janus
George J. Kazmierczak
Ben Neitzel
Michael Palmer
Jack Van Etten

Supervisory Committee

Sue Kieffer
Jace R. Smith
Robert Turner



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