

# Members Memos

Winter 2017

## Penny Panda Movie Morning Recap



It was great seeing all of the smiling faces at our annual Penny Panda Savers Club family movie morning! Nearly 300 attended the free event and were treated to a showing of “Moana” 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.



## Ring in the Holidays with a Christmas Club Account



Looking for a better way to save for the holidays? Let us help! Just like Rudolph and Santa, Christmas Club savings accounts are a tradition at MACU. A Christmas Club savings account is a simple and automatic way to save for the holidays.

With this special interest-bearing savings account, we’ll make automatic deposits from your checking account in the amount you determine and on the schedule you define – daily, weekly or monthly. And, we’ll pay quarterly dividends. Your account is insured up to \$250,000 by the NCUA, and you’ll have 24/7 access via our online banking.

**MEMBERS ADVANTAGE**  
CREDIT UNION



## A Message from the President

With the new year comes resolutions, many of which include financial goals. Creating a budget can help you set realistic goals, stay within your income limits and avoid overspending.

Begin your budget by assessing where your money goes each month, and then categorize all of your expenses. Write down and categorize every purchase you make so that you can see which categories result in the most spending.

Setting goals is an important part of your financial plan. Make realistic saving and spending goals. Start with a small goal that is easily achievable to get you on the path to success. If you set goals that are unreachable, you could get discouraged and throw out your goals altogether. Also, be sure to reassess your budget as your expenses and income change over time. An effective budget should be simple, require little maintenance time and be tailored to work for your needs.

Free financial counseling and education is a benefit of

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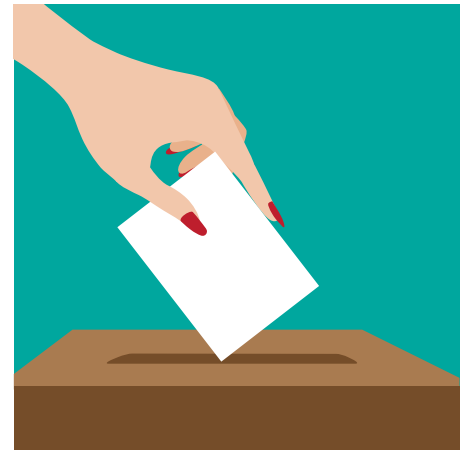
## Nominations Now Being Accepted

The MACU Nominating Committee has submitted the following names to be placed on the 2017 ballot for the Board of Directors:

**Stephen Janus**  
**Craig Hinchman**

Nominees for position vacancies are now being accepted. If you or someone you know would like to serve on the Board of Directors, please contact us at (877) 874-6943. Board of Directors applications and petitions can be picked up at our main office in Michigan City.

Applicant 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 13, 2017. 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 the main office:

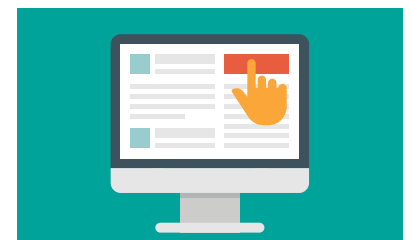
Members Advantage Credit Union  
Attn: Nominating Committee  
3064 S. Ohio Street  
Michigan City, IN 46360

## The Annual Meeting

Our Annual Meeting will be held on Saturday, March 25. The meeting will start at 9 am, and complimentary breakfast will be served at 8:30 am.

Country Inn & Suites, 3805 Frontage Rd.,  
Michigan City, IN 46360

RSVP by March 17 to (219) 874-6943, ext. 327



## New Website

Your MACU online experience is about to get even better! Keep an eye out for our new website, which will debut this year!

## MACU Gives Back



Michigan City Chief of Police Mark Swistek (pictured with MACU President Frank Beachnau) accepted a \$500 donation for their Shop with Cop Program. Thanks to our first responders for all that they do for our communities!

# Ways to Save on Your Next Vacation

We know it's only January, but spring break will be here in a couple short months. If you haven't started planning your affordable March getaway, here are some tips to consider that will help keep some cash in your pocket!

## LOOK FOR DEALS

Flipping through deals offered on sites like Groupon and LivingSocial doesn't take long, and it could save you bundles of money. Use sites like Travelocity and Expedia when looking for a hotel, or peek at what's available through Airbnb. Whenever you're booking or buying anything online, it's always worth the time to look around for promotional codes and special offers to get the best deal!

## BRING YOUR OWN FOOD

Dining out is a quick way to drain your wallet. Plan to pack snacks for the whole family – granola bars, individual packs of nuts, whole grain crackers and other healthy snacks will help to keep hunger away and save you some cash while on vacation. Also, bring a reusable water bottle to save money on drinks, especially if you're traveling somewhere warm.

## ONLY BRING WHAT YOU WANT TO SPEND

If you're trying to stay within a certain budget, a great way to stay on track is by only taking the amount of cash you want to spend on the trip. If carrying cash makes you feel uncomfortable, you can get a prepaid MACU credit card.

## CONSIDER A ROAD TRIP

Driving to your destination could cost less than flying, especially if everyone chips in to cover the cost of gas. If you plan ahead, you can even make time for fun stops along the way until you reach your vacation destination!

## BRING YOUR ID CARD

Many restaurants and attractions are happy to offer discounts to students, seniors, military and teachers. Saving a few bucks here and there can add up, so it doesn't hurt to ask for a discount!



## Holiday Balance Transfers

Did you overspend during the holiday season? Don't worry; we've got you covered! Transfer balances from your high-rate credit cards to a low-rate MACU Visa. With a MACU Visa, you'll enjoy unlimited, fee-free balance transfers with a low 1.99% APR\* for up to six months. Plus, you'll never be charged an annual or over-limit fee, and you'll have zero liability if your card is lost or stolen. With easy, low minimum payments and same-day approval, you can't go wrong with a MACU Visa! Give us a call or stop into one of our offices to get started!

\*All credit card limits are based on your personal credit history. Other restrictions may apply. All rates quoted are subject to change without notice. APR rate then reverts back to assigned rate after six months.

## Penny Panda Costume Contest Winners

Congratulations to the first and second place Penny Panda Halloween Costume Contest winners! This year, we hosted our first costume contest, which was open to all Penny Panda Savers Club members. Parents and guardians of Penny Panda members were invited to submit photos of the members' spookiest, silliest and cutest costumes. The photos were posted at the Portage and Michigan City branches, and MACU members voted for their favorite costume! Congratulations, Hillary and Anna!



First place winner Hillary Labis



Second place winner Anna Grace Lower



# College Scholarships Available at MACU

In search of college funding? MACU is offering **FOUR** college scholarships this winter for our members!

The **Learn to Earn Scholarship** awards \$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.

The **Gail Walker Scholarship** awards \$1,000 to a high school senior who has demonstrated service to the community, job experience and a GPA between 2.5 and 3.5.

The deadline to apply is Monday, February 13. Visit [macuonline.org](http://macuonline.org) for more information and to apply.

## Get Your Tax Refund Faster with Direct Deposit

Want your tax refund sooner rather than later? Set up your tax refund to be directly deposited into your MACU account this year! Just provide the following information with your request:

- MACU Routing Number: 271-291-460
- Account Number: List your checking or savings account number. Please note this number **MUST** be 14 digits. If you're not sure about your correct number, please contact us.



*(Message from the President, continued)*

membership at MACU, and you can enjoy unlimited access to financial counselors who can give you personalized answers to address your financial needs.

**At MACU, we are always here to help our members and cheer you on! If you need further assistance in setting up a budget, we are more than happy to help. Please stop in or speak to a member service representative for additional information.**

Frank Beachnau, President

### 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

### Holiday Closings

Monday, February 20, 2017 – Presidents' Day

### ET (Electronic Teller)

(219) 874-6943, Ext. 6

Toll Free (outside 219 area code)

1-877-874-6943, Ext. 6

### Board Members

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

### Supervisory Committee

Sue Kieffer  
Robert Turner



## MEMBERS ADVANTAGE CREDIT UNION

[macuonline.org](http://macuonline.org)

