

# Members Memos

Winter 2022



## New Year. New Financial Outlook.

### A message from MACU's President

Holidays are such a wonderful time of year. Family, friends, and holiday traditions can really make the season memorable. Unfortunately, those memories are sometimes buried under the financial stress the new year brings. All those gifts and wonderful gatherings can add up, and you are faced with it head-on when the bills come due in January. Fortunately, MACU has several products and resources that can help you recoup and set you up for financial freedom in 2022!

By taking advantage of the free services and products that we offer, you can start your year off right. As your credit union, it is our goal to assist you every step of the way.



A handwritten signature in black ink that reads "Frank Beachnau".

Frank Beachnau, President

#### Green Path

Get financially fit in the new year by taking advantage of MACU's partnership with GreenPath Financial Wellness. MACU members get free access to financial education and counseling services. Also, enjoy unlimited access to financial counselors who can give personalized answers to your individual needs. Visit [greenpathpartner.org](https://greenpathpartner.org) for more information.

#### Budget Software

As part of your membership, you have free access to BudgetSmart Software. This easy-to-use tool can help you establish your budget and track spending.

#### Christmas Club Account

Set aside money for gift giving in 2022 with a Christmas Club savings account, a simple way to automate saving for the holidays.\* You can determine how much and how often you want automatic deposits made into your Christmas Club account from your checking account. By spreading holiday costs out over the entire year, you'll take the stress out of holiday shopping!

#### Holiday Balance Transfers

Is your credit card still warm from all of the holiday swiping? Don't worry; we've got you covered! Transfer balances from your high-rate credit cards to a low-rate MACU Visa with a low 4.99% APR\*\* for up to 18 months with no transfer fee, which can save you a bundle over those 0% offers that come with up to a 5% transfer fee. Plus, you'll never be charged an annual or over-limit fee. Apply online or stop into one of our offices to get started!

#### Skip-a-Pay\*\*\*

Catch up on your bills by skipping a loan payment. You can skip a MACU loan payment and use the extra money to get ahead.

#### Brad Werner

Start 2022 off with a financial plan. Let our investment partner, Brad Werner, help you plan for retirement, college for your children, a vacation home, or simply financial peace of mind. Please visit [bradwerner.com](https://bradwerner.com) for more information.

\*Quarterly dividends paid. NCUA insured up to \$250,000.

\*\*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 to assigned rate after six months. \*\*\*Must be a member in good standing.



For full disclosures, visit [macuonline.org](http://macuonline.org)

# KASASA<sup>®</sup>

## CHECKING ACCOUNTS PAY

### Kasasa<sup>®</sup> Cash

Get an above-market interest rate

### Kasasa<sup>®</sup> Cash Back

Earn 4% back on your purchases

### Kasasa<sup>®</sup> Tunes

Get rewarded for your purchases at Amazon<sup>®</sup>, iTunes<sup>®</sup>, and Google Play<sup>™</sup>

Plus, there are no minimum balance requirements and no monthly fees on all Kasasa<sup>®</sup> checking accounts! And, you can be reimbursed for up to \$25 in ATM fees!

## EXCITING JANUARY UPDATES:

### Card Valet to launch by the end of the month!

Manage your MACU cards on the go and fight fraud by using MACU's new CardValet. With this new feature, you can turn your credit cards on and off, set transaction dollar amount limits, and control where it your card can be used.

### The MACU Ohio Street Branch is getting a makeover!

This exciting modern, facelift will be completed by the end of the month. We can't wait for our members to see how great it will look and the efficiency it will add for them when they visit this branch.

## DON'T WAIT ON YOUR TAX REFUND.



### Set Up Direct Deposit.

No one likes doing their taxes, but everyone loves a refund! Don't wait on paper processing and mail to enjoy your cash. Set your tax refund up to be directly deposited into your MACU account.

**MACU Routing Number:**  
271-291-460

**Account Number:**  
Checking or savings (14-digits)

If you're not sure what your account number is, please contact us.



Thank you to the Penny Panda Savers Club members and their parents for submitting some adorable photos of the kiddos all decked out for Halloween! While there were many little ghosts and goblins in the running, our members' votes narrowed down our participants to the first and second place winners.

**Congratulations, Mikaela, or should we say Wednesday Adams, on winning the \$50 first prize. Your costume and makeup were amazing! Coming in as runner-up is the cute little Charlotte dressed as Owlette. Charlotte received a \$25 prize.**

*Thank you to everyone who took the time to vote. We love getting the kids involved in a way that can make adding to their savings account fun.*



## Kathy Hartke has retired!

For just over 15 years, Kathy Hartke was a fixture at Members Advantage Credit Union (MACU). Having previously worked for nine years elsewhere in the industry, she came to us as a well-seasoned, professional teller. Kathy's delightful personality brought extra joy into our teller line every day. In fact, her favorite part of her job was getting to talk to members every day – something she mentioned she misses.

Now that she is retired, Kathy continues to share her contagious personality with those she cares about. Not only is she spending more time with her three grandchildren, but she also volunteers her time at the organization, Crafts with a Purpose, where Kathy makes greeting cards for cancer patients throughout Northwest Indiana.

**We appreciate everything Kathy brought to MACU and wish her well in all her future endeavors!**

## BOARD ELECTIONS



The Members Advantage Credit Union Nominating Committee has submitted the following three names to be placed on the 2022 ballot for the Board of Directors: Mike Palmer, George Kazmierczak, and Frances Brennan.

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. 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 11, 2022.

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 and qualifications to:

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

# 4.99% APR



WHEN YOU **TRANSFER** A CREDIT CARD BALANCE

## SPECIAL OFFER ON TRANSFERS TO MACU VISAS

For a limited time, when you transfer a credit card balance to your new or existing MACU Visa card, you'll get a **4.99% APR for 18 months\*** and no transfer fee on balance transfers of \$250 or more! You could save hundreds over high-interest credit cards or offers that charge a high transfer fee. **Transfer anytime, as many times, and as often as you'd like!**

**Transfer your balances today.** You have nothing to lose except high-interest debt!

\*Transfers cannot be from another MACU card. No transfer fee on transfers greater than \$250.

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

**MEMBERS ADVANTAGE  
CREDIT UNION**





## THE ANNUAL MEETING

Please join us for our Annual Meeting, which is open to all members. During the meeting, we will review 2021 as well as discuss direction for 2022.

**DATE:** Saturday, March 26, 2022

**TIME:** 12:30pm

**LOCATION:**

MACU Ohio Street Branch  
3064 S. Ohio Street  
Michigan City, IN 46360

**RSVP:** By March 18, 2022  
to (219) 874-6943, ext. 327

## PENNY PANDA MOVIE MORNING: RECAP

This year's Penny Panda Savers Club VIP members-only movie morning was a delight! Nearly 200 excited Penny Panda savers and their parents enjoyed a free viewing of Disney's "Encanto" along with complimentary movie snacks. Penny Panda made an appearance, and even Santa joined in on the fun. The smiles on the faces of all of the kids as Santa took pictures and listened to their Christmas wishes lit up the room. We always love seeing our youngest members out celebrating a year's worth of savings!



Interested in opening a Penny Panda Savers Account for your child (ages 12 and under)?  
Learn more online at:

[MACUONLINE.ORG/PRODUCTS-SERVICES/PENNY-PANDA](https://macuonline.org/products-services/penny-panda)

### Michigan City

3064 S. Ohio Street

**Lobby Hours:**

**M-Th:** 9am-5pm

**F:** 9am-6pm

**S:** 9am-12pm

(219) 874-6943

**Drive-Up Hours:**

**M-Th:** 8:30am-5:30pm

**F:** 8:30am-6pm

**S:** 9am-12pm

**Drive Up Only:**

947 S. Woodland Ave.

**M-Th:** 8:30am-5:30pm

**F:** 8:30am-6pm

**S:** 9am-12pm

### Portage

6170 US Highway 6

**Lobby Hours:**

**M-Th:** 9am-5pm

**F:** 9am-6pm

**S:** 9am-12pm

(219) 762-6228

**Drive-Up Hours:**

**M-Th:** 8:30am-5:30pm

**F:** 8:30am-6pm

**S:** 9am-12pm

### Holiday Closures

**President's Day:** February 21

### Expanded Member Service Phone Hours

**M-F:** 7-9am & 5-7pm

**Sat:** 8-9am & 12-5pm

(219) 874-6943

### Board Members

Frances Brennan

Dennis Fischer

Bob Havens

George J. Kazmierczak

Ben Neitzel

Michael D. Palmer

Jack Van Etten

### Supervisory Committee

Paul Skwiat

William Richey

**MEMBERS ADVANTAGE**  
**CREDIT UNION**

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