

# Members Memos

Fall 2022



## Cover What Matters Most

### A message from MACU's President

As summer winds down and we gear up for fall, I want to thank you all for a great summer. We had a lot of fun during shred day, the members appreciation cookout, and members appreciation month! Members like you are the heart of MACU. That's why we enjoy getting to talk with each of you and learning more about your desires and needs from your credit union. We love responding to those desires by offering our members special promotions during the month of August for members appreciation month.

#### Trust & Will

I am excited to announce that we have launched a new product to help you and your loved ones. No one likes to think about what happens after they're gone but preparing for the unexpected now is the best way to ensure you've covered what matters most. Trust & Will makes estate planning simple, affordable, and completely customizable, allowing

you to create a complete estate plan in minutes from the comfort of your home. The best part of our new product is that as MACU members, you get a discount on all services.

#### With an estate plan, you can:

- Nominate guardians for your minor children and pets
- Select beneficiaries to receive specific assets
- Complete your healthcare documents, including selecting a power of attorney
- Specify your final arrangement wishes
- And more!

With a Trust-Based Estate Plan, you can avoid probate court and pass your assets seamlessly to your beneficiaries. This is the most comprehensive way to protect your assets and your loved ones.

Writing a will helps you plan for who will provide care for your children and what should happen to your assets.

You can select a guardian even if you are not quite ready to start your entire estate plan. You will have peace of mind knowing your minor children will be cared for by someone you trust.

For more information on our new Trust & Will products, go to:  
[macuonline.org/resources/trust-and-will](https://macuonline.org/resources/trust-and-will)



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

Frank Beachnau, President

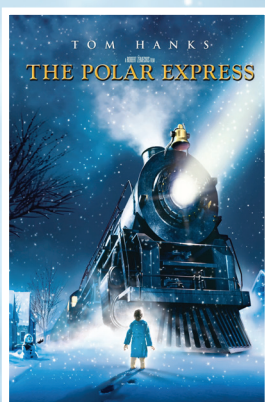


Attention all Penny Panda Savers Club members!

# Penny Panda Movie Morning: The Polar Express

SAVE THE DATE:

**SATURDAY, DECEMBER 3<sup>RD</sup>**



Grab your favorite Christmas PJs and help our favorite little pandas celebrate a year of savings. Penny Panda members will not only get to enjoy the movie in their PJs but will also receive complimentary popcorn and drinks. There will also be a special guest, Santa Claus!

This FREE event is open to the Penny Panda account holders and their parents. If your child or grandchild doesn't have a Penny Panda Savings account, stop by MACU, and get one started to join the fun!

More information will be released closer to the event, so be sure to follow us on Facebook, or keep an eye out in our branches or on our website.

## MEMBERS APPRECIATION COOKOUT

**Thank you to everyone who came out and joined us at our annual Members Appreciation cookout.**

Thank you to all the MACU board members who helped by grilling food and serving members! Our annual cookout is something we look forward to every year. Getting to serve you and show our appreciation to our amazing members is one of the best parts of our job.



## Cover what matters most with 10% off an estate plan\*

Visit [macuonline.org/resources/trust-and-will](https://macuonline.org/resources/trust-and-will) for more information.

\*Trust & Will, a leading digital estate planning platform, is offering a 10% discount specifically for MACU members. No promo code required. The 10% discount is automatically applied at checkout to the initial purchase of any Guardian, Will, or Trust-based estate plan.

Trust & Will is the leading  
online estate planning  
platform in the U.S. whose  
mission is to provide  
families with a better way  
to plan for the future.

**trust  
& will**





## MEDICARE: 2022 COVERAGE

Medicare open enrollment, also known as Medicare's annual election period, runs from October 15 through December 7 every year. During this annual window, Medicare plan enrollees can reevaluate their coverage – whether it's Original Medicare with supplemental drug coverage or Medicare Advantage – and make changes or purchase new policies if they would like to do so.

At MACU, we are pleased to offer our members the services of a licensed Medicare broker to walk you through the maze of options with Medicare insurance. Our Senior Advocate, John "Hoppy" Hopkins, with the Senior Health Resource Center, is located onsite at MACU and is available as a free resource to you.

**Medicare's 2022  
Election Period:**  
October 15 – December 7

**Questions? Feel free to  
contact John Hopkins directly:**  
☎ 219-406-8048  
✉ [johnhoppy@comcast.com](mailto:johnhoppy@comcast.com)

**Call today to schedule an  
appointment with John at any  
of our MACU locations:**  
☎ 219-874-6934



PROTECTION  
for only **\$2**  
MONTH

## Protect Yourself From Identity Theft

**Continue to keep yourself and your family safe. With IDProtect, you can add protection to your accounts for only \$2/month.**

- Daily monitoring and automated alerts of key changes to Equifax, Experian, and TransUnion credit reports
  - Continual monitoring of over 1,000 no-credit databases
  - Up to \$5,000 identity fraud expense reimbursement coverage
  - ID theft recovery kit to aid in restoration of identity
  - Toll-free access to a dedicated consumer fraud specialist
  - An online identity theft news center, and phone and web resources
  - Debit and credit card registration to reduce your personal liability on lost or stolen cards
- Ask us how to add IDProtect to your account today.**  
877-874-6943 | [macuonline.org](http://macuonline.org)



## SHRED DAY RECAP

For this year's Shred Day event, we partnered with the Salvation Army. Thanks to everyone who came out to take advantage of the free shredding service. Also, we'd like to offer a special thank you to those of you who donated to the Salvation Army. Members enjoyed chatting with board member volunteers, team members, and the JROTC students from Michigan City High School who volunteered their time.

Shredding your personal information is a great way to prevent becoming an identity theft victim. Without you, we wouldn't have been able to help our community. We appreciate our members!



## PENNY PANDA MEMBERS: SHOW US YOUR AMAZING HALLOWEEN COSTUMES FOR A CHANCE TO WIN!

With Halloween right around the corner, we love seeing our littlest members all dressed up for the occasion! Help us get in the Halloween spirit with our annual Penny Panda Costume Contest! MACU invites you to share your spookiest, cutest, or funniest Halloween photos of your little cub for our annual Penny Panda Costume Contest.

Until October 31, parents or guardians of Penny Panda Savers Club members are encouraged to submit photos of their

kid(s) in their costume. The images will be posted on MACU's Facebook page, and the photo with the most votes will be featured in our newsletter. The Penny Panda member will also win \$50!

**Email photos to:**  
[membersadvantagecreditunion@gmail.com](mailto:membersadvantagecreditunion@gmail.com)

*By submitting a photo, you (the parent or guardian) are giving MACU permission to use the photos for promotional purposes.*

## Meet A Board Member: Jack Van Etten



### Q: What do you love about our community?

I love that there are four seasons to enjoy, and I love going to the festivals in the area all year round.

### Q: What made you want to be on the board of MACU?

I wanted to give back to the credit union and learn more about our credit union. I love being on the board and being able to serve the members at MACU.

### Q: What is one thing that people would be surprised to know about you?

One thing that is surprising about me is that I am an organ recipient. I had a successful kidney transplant four years ago.

### Q: If you had a completely free week to do anything you wanted, what would you do?

I'm living that out right now! I have been retired for seven years, so every week, I get to do what I wish.

### Michigan City

3064 S. Ohio Street  
**Lobby Hours:**  
**M-Th:** 9am-5pm  
**F:** 9am-6pm  
**S:** 9am-12pm  
 (219) 874-6943

### Drive Up Only:

947 S. Woodland Ave.  
**M-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

### ET (Electronic Teller)

(219) 874-6943, Ext. 6  
 Toll Free (outside 219 area code)  
 1-877-874-6943, Ext. 6

### Holiday Closures

**Thanksgiving:** Closed  
**Black Friday:** Close at 12pm  
**Christmas Eve:** Closed  
**Christmas Day:** Closed  
**New Year's Eve:** Closed  
**New Year's Day:** Closed

### Board Members

Frances Brennan  
 Dennis Fischer  
 Bob Havens  
 George J. Kazmierczak  
 Ben Neitzel  
 Michael D. Palmer  
 Jack Van Etten

### Supervisory Committee

Bill Richey  
 Kathy Hartke

**MEMBERS ADVANTAGE  
 CREDIT UNION**

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

