

Members Memos

MEMBERS ADVANTAGE
CREDIT UNION

Summer 2022

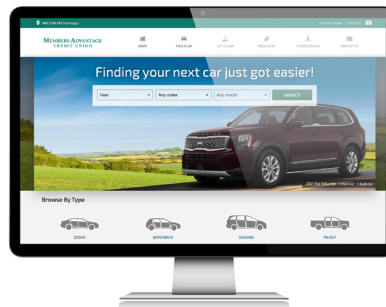


Introducing a New & Convenient Way to Find Your Next Dream Car!

A message from MACU's President

As life changes and the needs of our members change, we strive to offer products designed to make your life easier. This is why we recently partnered with GrooveCar to enhance your car shopping experience and help make refinancing easier, so you can spend more time doing the things you want to do. This creates a hassle-free car shopping experience from the comfort of your own home, and it also gives you access to a monthly payment tool, dealer locator, comparison tools, and more!

We know your time is valuable, which is why we love that GrooveCar has direct links to CARFAX® and Kelley Blue Book® for all the cars you are looking at, so you know the true value of the car before going further. There is even an option to save your favorite cars, so you don't have to worry about having enough time to car shop in one sitting. And as anyone knows who has started



MACUONLINE.GROOVECAR.COM

the car buying process, inventory is limited, so it may take awhile to find the exact car you are looking for. With GrooveCar, you can find exactly what you are looking for right from the comfort of your home.

One of the benefits of being a credit union is that we oftentimes are able to offer lower loan rates than larger financial institutions, and our auto loans are no exception. Although auto rates

may be increasing elsewhere, MACU continues to have low rates for auto purchase or refinance starting at 1.99% APR.* This means a lower car payment during a time when families need a financial break the most.

I appreciate each and every one of you. Our members are the heart of MACU. Thank you for letting us serve you.




Frank Beachnau, President

**All loans and rates are based on your personal credit history. Rates and terms are subject to change without notice.*

College Banking Made Easy

Shared Branches

Having a child go off to college is already hard enough. You shouldn't have to worry about how they will be able to access money while they are away from home. That's why MACU is the simple choice for college banking.

With MACU's shared branching, your student will have access to 5,000+ shared branches across the nation where they can walk in and do their banking just like they would at MACU.

To learn more about our shared branches and their locations, visit: macuonline.org/resources/member-resources



MACU Teen Banking Accounts

With the MACU FREE Teen Checking Account, your child can learn valuable money management skills that will last a lifetime. By utilizing a debit card for purchases, your teen can learn how to budget, save, and spend responsibly. Teaching your teen about financial responsibility now helps them on a path toward managing their money successfully in college and into the future.

To apply for a MACU Teen Banking account, visit: macuonline.org/products-services/teen-banking



MISSED OUT ON LOW INTEREST RATES?

It's not too late. With MACU, you can still save BIG!

Home Equity Line of Credit

Looking to remodel, consolidate high-interest debt, or take that much-needed vacation, get a line of credit for up to 80% of your home's equity at our low 1.50% APR* introductory offer for the first 12 months.

Auto Refinance

Save money with great rates when you refinance your current auto loan with MACU. You can get a rate as low as 1.99% APR**, giving you more money in your pocket each month. And with online closing options, it has never been easier.

Contact us to take advantage of these amazingly low rates. Start saving today.

* All loans and rates are based on your personal credit history. Rates and terms are subject to change without notice. **Lower rate not guaranteed depending on current loan APR. Subject to credit approval. MACU loans are not eligible for refinance.

Skip-A-Pay

Do inflation and gas prices have you feeling underwater?

With gas prices and inflation at an all-time high, it can feel overwhelming trying to make ends meet. With Skip-a-pay, you can skip the stress and choose to skip any monthly loan payment. It's as easy as returning the completed form to us at least five days before your loan payment is due.

Visit macuonline.org/skip-a-pay to view qualifications and to download the form.



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Congrats to our MACU Scholarship Winners!



Leona Bruno Scholarship

Maria Hoang will be attending Purdue University Northwest for Physical Sciences: Environmental Sciences.



Gail Walker Memorial Scholarship

Arturo Munoz is attending Indiana University Bloomington and will continue to study Media Advertising.



SUMMER TRAVEL

Have big summer travel plans? We'd love to hear about it!

Avoid a pause on your card before your adventure. Before you leave, give us a call, and let us know where you are heading. Calling ahead of time will prevent fraud protection from pausing your card in an effort to keep your account safe.

GreenPath

Did you know that MACU offers outstanding financial education through our partner GreenPath?

As a benefit of your membership, MACU has teamed up with GreenPath Financial Wellness to provide our members with free access to financial education and counseling services. Members like you can enjoy unlimited access to financial counselors who can give personalized answers to your individual needs. With ongoing FREE webinars, you can continue learning about relevant and timely topics designed to help you navigate financial changes and challenges.

FREE Resources:

Newsletter articles, workshop content, worksheets, guides, and webinars

Featured Webinars:

- [How do I build credit?](#)
- [Why does credit history matter?](#)
- [What are your student loan repayment options?](#)
- [What are the common types of mortgages?](#)

To access GreenPath resources, visit:
greenpath.com

REFER FRIENDS & EARN UP TO \$50*

Get a \$50 Visa® Reward Card when your friend registers and opens a new MACU checking account.

OR

Get a \$50 Visa® Reward Card when your friend registers and opens a new MACU auto loan.

To refer: macuonline.org/why-macu/refer-a-friend

Your friend can earn a \$50 VISA® Reward Card, too!

*Offer valid at any Members Advantage Credit Union location. Must present a completed referral card to qualify. Normal criteria apply for opening a checking account.

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MEMBERS APPRECIATION - Week -

COMING THIS AUGUST

More Details to Follow...

Our favorite week of the year is coming up - Members Appreciation Week!
We love our members and can't wait to announce this year's special offers as our way of showing you how much we appreciate you. Follow us on Facebook for the latest and greatest details as the event gets closer.

Big Rewards with Kasasa® Checking



When you choose a Kasasa® checking account with MACU, you make money while you manage your money. Kasasa® offers cash back rewards*, above-market interest rates, and no monthly service charges. You can earn all these and more just by doing things you are probably already doing.

Daily tasks like using your debit card, logging in to online banking, and signing up for e-statements qualifies you for rewards.

There's never a minimum balance for Kasasa® checking accounts, and your account is always free.

*Maximum of \$8 per month cash back on purchases.

Let's Get Social!



OUR SOCIAL CHANNELS:

 facebook.com/mac219

 twitter.com/MACUIndiana219

Follow & Like Us

Do you follow us on Facebook or Twitter? "Like" our pages to keep up-to-date on the latest and greatest MACU happenings, learn great tips to keep your finances in good shape, and take advantage of current MACU promos!

Already "like" us? Invite your friends and family to "like" us and expand our network in NWI.

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

Independence Day: July 4, 2022

Labor Day: September 5, 2022

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

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