

# Members Memos

Winter 2023



## Starting The New Year Off Right

### A message from MACU's President

Holidays are a wonderful time of celebration; however, they can often put a strain on our finances. MACU has several products and resources to help you recoup from the 2022 holiday season and to set yourself up for a stress-free season in 2023.



*Frank Beachnau*

Frank Beachnau, President

#### Holiday Balance Transfers

Did your credit card take a hit during the holidays? 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. Plus, you'll never be charged an annual or over-limit fee. Give us a call or stop by 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, or we can even help you skip a loan payment at another financial institution.\*\*\*

#### Brad Werner

Get in an investment frame of mind for 2023! Our investment partner, Brad Werner, can help you plan for retirement, college for your children, a vacation home, or simply financial peace of mind. Visit [bradwerner.com](http://bradwerner.com) for more information.

#### GreenPath

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. You can also enjoy unlimited access to financial counselors who can give personalized answers to your individual needs. For more information, visit [greenpathpartner.org](http://greenpathpartner.org).

#### Christmas Club Account

A Christmas Club savings account is a simple way to automate holiday savings.^ You can determine how much and how often you want to automate deposits made into your Christmas Club account

from your checking account. By spreading holiday costs out over the entire year, you'll be able to take the stress out of holiday shopping!

#### Trust & Will

Give the gift of peace of mind this year. Talking to your family about creating an estate plan is one of the most important conversations you can have this upcoming year. Have a plan in place, so your loved ones have one less thing to worry about later. Trust & Will provides an easy way to create your Will or Trust online from the comfort of your own home. Visit [macuonline.org/resources/trust-and-will](http://macuonline.org/resources/trust-and-will) for 10% off your estate plan^^.

\*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 18 months.

\*\*Must be a member in good standing. Finance charges continue to accrue from the time of your last payment. A \$25 service fee applies. Visa® credit card, mortgage loans, and home equity lines of credit are not eligible. One per 12-month period. Loans should have a six-month payment history. Subject to approval.

\*\*\*When your loan is refinanced to MACU, you will get at least 28 days before your first payment is due.

^Quarterly dividends paid. NCUA insured up of \$250,000.

^^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.

# DON'T WAIT ON YOUR TAX REFUND



## Set Up Direct Deposit.

Don't wait on paper processing and snail 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 about your account number, don't hesitate to get in touch with us.

## 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](https://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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1st

**2022 Winner:  
Connor**

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 cubs in the running, our members' votes narrowed down our participants to the first place winner. **Congratulations to Connor on winning \$50. Your costume was amazing!** 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.

## FALL IN LOVE WITH KASASA®

Choose one of these Kasasa accounts:

### KASASA® CASH

Earn a 2.02% interest rate

### KASASA® CASH BACK

Earn 4% back on your purchases

### KASASA® TUNES

Get rewarded for your purchases at Amazon®, iTunes® and Google Play™

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

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





## Board of Directors Nominations



**The Members Advantage Credit Union Nominating Committee has submitted the following two names to be placed on the 2023 ballot for the Board of Directors:**

**Dennis Fischer & Bob Havens**

Nominees for position vacancies are now being accepted. If you or someone you know would like to serve on the Board of Directors or Supervisory Committee, 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 12, 2023. 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**

## FINANCIAL TIPS TO HELP YOU WEATHER A RECESSION



**A recession can be scary, but with these tips, you can take a deep breath and handle it with confidence.**

Starting an emergency fund is a great first step to prepare for the future. Be ready and have at least three - six months' worth of expenses a low-risk savings account. Another great way to weather a recession is to put off "nice to have" purchases. Start to think of purchases as "needs" and "wants." If something is a "want," decide if you really have to have it or if you can do without it. Saving here and there adds up and can make a huge difference! Take a look at monthly subscriptions and decide what you can get rid of. Keep an eye out for subscriptions that started after a

trial that you might not have known you were being charged for. Sit down as a family and put a budget in place so everyone can be involved and keep others accountable. Sticking to a budget can help save extra money and keep you calm during a recession. Don't panic! Being prepared can help cause less stress during a stressful time like a recession.

*Disclaimer: These are suggestions of things that may help prepare for a recession. Always ask your personal financial planner what is right for you.*

## Do your high interest credit cards have your finances on thin ice?



**Simplify your payments by transferring your high-rate credit cards to a low 4.99% APR\* MACU Visa®.**

- No annual or over-limit fee
- Low 4.99% APR\* for up to 18 months
- Easy, low minimum payments
- No fee on transfers of \$250 or more

\*All credit card limits are based on personal credit history. Other restrictions may apply. All rates quoted are subject to change without notice. APR rate reverts back to assigned rate after 18 months.

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# PENNY PANDA MOVIE MORNING: RECAP

This year's Penny Panda Savers Club members-only movie morning was a hit! Many little cubs and their parents came dressed in their PJ's to enjoy a free viewing of "The Polar Express." Penny Panda and Santa made a special appearance, joining in on the fun!

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)



We always love seeing our youngest members out celebrating a year's worth of savings!



## Save the Date for our Annual Member Meeting

Please join us for our Annual Meeting, which is open to all members. During the meeting, we will review 2022 as well as discuss direction for 2023.

**DATE:** Saturday, March 25, 2023

**TIME:** 12:30pm

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

**RSVP:** By March 18, 2023  
to (219) 874-6943, ext. 327

### 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-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

### Holiday Closures

**Presidents Day**

**February 20:** 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

Linda Milzarek

John Schaefer

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