

# Members Memos

Summer 2023

## CDS ARE A GREAT RISK-FREE INVESTMENT OPTION!

**A MESSAGE FROM  
MACU's President**  
Frank Beachnau



**H**ere at MACU, we have some of the best CD rates in the area. Making sure our members have risk-free investment options is important to us.

CDs are insured by the National Credit Union Administration (NCAU) for up to \$250,000 per depositor. We also provide Excess Insurance which provides at least an additional \$250,000 in deposit coverage. Unlike stocks,

bonds, and mutual funds, the interest rate on a CD is fixed for the duration of the term. This means that you will not be affected by fluctuations in the market, and you will receive a guaranteed rate of return. Take advantage of the highest rates in the area! **GET STARTED TODAY! (219) 874-6943**

EXPERIENCE THE BENEFITS OF

# KASASA<sup>®</sup>

**CHECKING AND GET  
CASHBACK REWARDS  
ON YOUR EVERY  
DAY SPENDING!**

**SWITCH TO A FREE KASASA  
CHECKING ACCOUNT TODAY!**

Call or stop by your branch to learn more.



**IT'S EASY TO SWITCH YOUR  
CURRENT MACU CHECKING TO KASASA!**



MEMBERS ADVANTAGE  
CREDIT UNION

### MICHIGAN CITY

3064 S. Ohio Street  
**(219) 874-6943**

### LOBBY HOURS

**M-Th:** 9am-5pm  
**F:** 9am-6pm  
**S:** 9am-12pm

### MICHIGAN CITY

947 S. Woodland Avenue  
**DRIVE UP ONLY**

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

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

**S:** 9am-12pm

Closed as of 6/1/2023

### PORTAGE

6170 US Highway 6  
**(219) 762-6228**

### LOBBY HOURS

**M-Th:** 9am-5pm  
By appointment after 3:30pm

**F:** 9am-6pm

By appointment after 3:30pm

**S:** 9am-12pm

By appointment only

**HOLIDAY CLOSURES** Independence Day: July 4 Labor Day: September 4

# MACU Teen Banking

Are your kids financially savvy? Helping your kids become financially minded can lead to financial stability later. With the Teen Banking program, your kids can get a **FREE** checking account to help with responsibly learn to manage their money.

**SIGN UP TODAY!**

[MacuOnline.org/Products-Services/Teen-Banking](http://MacuOnline.org/Products-Services/Teen-Banking)



## DID YOU KNOW?

We've partnered with GreenPath so you can be more knowledgeable in financial literacy. GreenPath is a **FREE** resource for you as a member.

With GreenPath, you can make informed and responsible decisions about your money and help you plan for your future. GreenPath is a great place to start learning things like budgeting, managing debt, student loan counseling, and more!

[MacuOnline.org/Resources/Greenpath](http://MacuOnline.org/Resources/Greenpath)



SECURE YOUR FUTURE WITH  
**10% off an estate plan\***

MEMBERS  
ADVANTAGE  
CREDIT UNION

trust  
& will

\*The 10% discount, for MACU members, is automatically applied at checkout to the initial purchase of any Guardian, Will, or Trust-based estate plan.

# WE HAVE GREAT CD RATES!

Whether you are looking for a short term CD or something up to 7 years from now – we got you covered!

**OPEN YOUR  
CD TODAY!**

CONTACT US OR VISIT  
ONE OF OUR BRANCHES.

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CREDIT UNION

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



**BOARD MEMBERS**

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

**SUPERVISORY COMMITTEE**

Kathy Hartke • Linda Milzarek • John Schaefer