

# Members Memos

Fall 2023

## SAFEGUARDING YOUR IDENTITY

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



Identity theft and fraud scams are serious concerns in today's digital age, and safeguarding yourself and your loved ones is paramount. That's why at MACU, we offer IDProtect - a solution to shield you from identity theft and fraud. IDProtect not only assists in identity theft recovery but also includes features like debit and credit card registration to limit your liability for lost or stolen cards, continuous monitoring of over 1,000 non-credit databases for potential identity theft indicators, as well as dedicated protection for children's identities. With IDProtect, you can have peace of mind knowing that your financial security is in good hands.

### ATTENTION PENNY PANDA SAVERS CLUB MEMBERS!



ENJOY THE SHOWING OF  
**TROLLS BAND  
TOGETHER**

SAVE THE DATE  
**SATURDAY,  
DEC 2**



Celebrate a year of smart saving! Each Penny Panda saver will enjoy complimentary popcorn and drinks, and a delightful surprise awaits with the appearance of none other than Santa Claus himself.

This fantastic event is entirely free and exclusively for Penny Panda account holders and their parents. If your child or grandchild doesn't have a Penny Panda Savings account yet, come on over to MACU, and let's start the savings journey together!

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

HOME EQUITY  
LINE OF CREDIT

**LET YOUR HOME  
WORK FOR YOU**



**5.99% APR\***

FOR THE FIRST 12 MONTHS

\*All loans and rates based on personal credit history. Must qualify. Rates and terms subject to change without notice.

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

**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

# LOOKING TO HIT THE ROAD IN YOUR DREAM CAR?



LOOK TO US FOR YOUR AUTO LOAN NEEDS.

With competitive rates, flexible repayment options, and a hassle-free application process, we make getting an auto loan a breeze. Whether you're eyeing a new or used vehicle, our team is here to assist you every step of the way.

AS LOW AS

# 4.25% APR\*

\*4.25% APR for 24 months. Actual rate based on credit history. Rates and terms subject to change without notice.

Drive away with confidence knowing you've secured an auto loan that suits your budget and preferences.

# SWIPING IS SWEET

WITH KASASA® REWARDS CHECKING

Get rewarded for your purchases

- ✓ No minimum balance
- ✓ No monthly fees
- ✓ ATM fee reimbursements
- ✓ Earn cash back



## GOOD CD RATES EVERYDAY AT MACU

CALL US FOR A QUOTE



As Halloween approaches, we're excited to see our young members dressed up for the occasion! Join in the fun with our Penny Panda Costume Contest. Parents or guardians of Penny Panda Savers Club members can submit Halloween costume photos until November 2. The images will be shared on our Facebook page, and the picture with the most votes will win \$50 and be featured in our newsletter.

## WINNING PENNY PANDA MEMBER WINS \$50!

PLEASE EMAIL YOUR PHOTOS TO [MembersAdvantageCreditUnion@gmail.com](mailto:MembersAdvantageCreditUnion@gmail.com) by Nov 2.

By submitting a picture, you're granting MACU permission to use it for promotions. Let's celebrate Halloween together!

## DISCOVER PEACE OF MIND WITH OVERDRAFT PROTECTION

SAFEGUARDING YOUR FINANCES BY COVERING TRANSACTIONS UP TO \$750.

Say goodbye to the stress of accidental overdrafts. Our overdraft protection program ensures that essential transactions are not disrupted due to insufficient funds (\$35 per transaction fee per paid item). With MACU, you can enjoy a safety net, so your transactions proceed smoothly, even in challenging times.

**REQUEST OVERDRAFT PROTECTION TODAY!**

## REFER A FRIEND AND BOTH REAP THE REWARDS LOANS EDITION!



1 Refer a Friend



2 You get \$50



3 They get \$50



4 Everyone Wins

Share the benefits of MACU with your friends, and both of you can enjoy the perks!

Enjoy competitive rates, flexible terms, and exceptional service on loans for various needs.

A great way to help your friends achieve their financial goals while earning rewards for yourself.

**START REFERRING TODAY!**

MEMBERS ADVANTAGE 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