

Members Memos

Winter 2018



The Equifax Breach

A Message from MACU's President

The recent Equifax breach is a painful reminder that identity theft can happen to anyone. It's important to know what you can do to help prevent becoming a victim as well as what to do in the event that it occurs.

Prevention

There are some basic things you can do to help prevent becoming a victim:

- Create strong passwords, and change them frequently
- Don't carry your social security card with you
- Don't provide private information to anyone via phone, mail or online
- Utilize safety features on mobile devices
- Review credit reports regularly
- Shred documents that contain personal/financial information at MACU's annual Shred Day
- Maintain anti-virus and anti-malware software
- Monitor bank accounts
- Steer clear of free, public wi-fi
- Sign up for MACU's ID Protect

No one is exempt from becoming a victim. Be on the offensive and make sure to safeguard your information.

What if it happens to you?

We hear about identity theft prevention all the time, but what do you do if it happens to you?

- Lockdown the problem account(s)
- Identity theft is a crime. File a police report with the local authorities
- Check your credit reports
- Notify lenders and creditors of the breach by putting a fraud alert on your credit reports or place a security freeze
- Contact any institution directly affected — credit card companies, MACU, etc.
- Change all account passwords

Unfortunately, we are all vulnerable to the activities of hackers. Wherever we can, we need to take measures to keep our information secure. However, even by using the best practices in prevention, one can succumb to the underhandedness of online hackers. That's why it's important to keep a consistent eye on all things relating to your finances and know what to do if your identity has been compromised. While we hope it never happens to you, knowledge and quick action is the best way to limit the amount of damage done.



At MACU, we take security very seriously. We practice all the top security protocols and use the same technological safeguards as national banks. When you choose MACU, we do everything we can to keep your identity safe. **Frank Beachnau, MACU President**



MACU College Scholarships

"Investing in young people through education is important to us at MACU. We know that when we help prepare our youth for the future, we are investing not only in that one student but in the future of our community."

-Frank Beachnau

MACU is offering FOUR college scholarships this winter for members!

- Two **Learn to Earn Scholarships** will award \$500 to two current college students with minimum GPAs of 2.75 and who work a minimum of 20 hours weekly.
- The **Leona Bruno Scholarship** will provide a high school senior with \$1,000 for college.
- The **Gail Walker Scholarship** will award \$1,000 to a high school senior with job experience and a GPA between 2.5 and 3.5.

To qualify, you must be a current MACU member in good standing. To apply for any available scholarships, visit our website at macuonline.org/college-scholarships to download the applications.

Application deadline: Monday, February 12.

Get the App

Keeping up with your finances on-the-go is easy with the MACU app! Check your balances, transfer funds, make loan payments, pay bills and more. It's easy to download, and it's free. Visit the app store and search for MACU Mobile. Log in with your existing home banking user ID and password to get started. If you haven't created a home banking account yet, no problem! Visit macuonline.org, and choose "Set Up Account" in the member login area, or give us a call at 219-874-6943.



Board Elections

The MACU Nominating Committee submitted the following two names to be placed on the 2018 Board of Directors ballot:

Ben Neitzel
Jack Van Etten

The MACU Nominating Committee received no nominations to be placed on the 2018 Supervisory Committee Ballot.

Additional nominees for vacant positions on the Board and Supervisory Committee are now being accepted. If you or someone you know would like to serve on the Board of Directors or Supervisory Committee, please contact us at (877) 874-6943. Board of Director and Supervisory Committee applications and petitions can be picked up at our main office in Michigan City. Applicant petitions must be signed by at least ten MACU members and include a brief statement of qualifications and biographical data must accompany the petition. Applications/Petitions must be filed with Board Secretary by February 9, 2018. 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 application and petition to the main office:

Members Advantage Credit Union
Attn: Board Secretary
3064 S. Ohio Street
Michigan City, IN 46360



Wipe Out Holiday Debt

Need a little help getting out from under holiday debt? Consolidate your debt into one payment and take advantage of low-interest rates.

MACU Visa

Transfer balances from your high-interest credit cards to a low-interest MACU Visa. With three cards to choose from — Classic, Gold or Platinum — there's certain to be one to fit your needs. You'll enjoy unlimited, fee-free balance transfers with a low 1.99% APR* for up to six months. Plus, you'll never be charged an annual or over-limit fee, and you'll have zero liability if your card is lost or stolen. With easy, low-minimum payments and same-day approval, you can't go wrong with a MACU Visa!

HELOC

Use a MACU Home Equity Line of Credit to pay off your debt. HELOCs offer a very low fixed rate and payment, making them much more affordable than high-interest credit cards. With no closing costs** or application fees, a HELOC is a great way to go!

*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 six months.

**On Home Equity loan limits of \$10,000 or more.



Giving Back

This year, MACU employees were able to donate \$2 on Fridays to wear blue jeans. That money, along with the generous contributions of our members, was combined for a total of \$2,004.72 that was presented to the American Cancer Society Relay for Life.

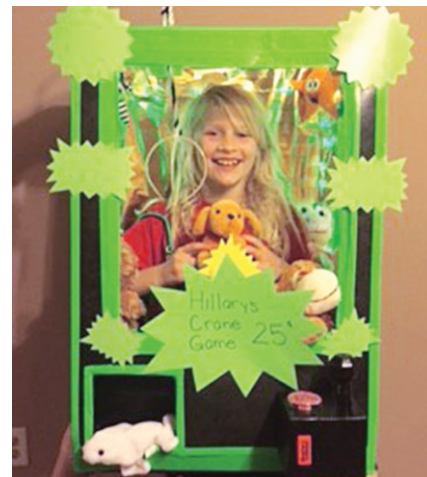
Penny Panda Costume Contest Winners

The second annual Penny Panda Costume Contest was a success! Parents and guardians of Penny Panda Savers club members submitted photos of the members' spookiest, silliest and cutest costumes. The photos were posted at the Portage and Michigan City branches, and MACU members voted for their favorite costumes. With all the great entries, our members had a difficult time choosing!

The 2017 winners are Urijah and Hillary. For her first-place win, Urijah received a prize of \$50, and for taking second place Hillary received \$25. Congratulations Urijah and Hillary!



Urijah executes a maneuver known only to the bravest of ninjas



Hillary would blend in perfectly amongst the crane machines at any Chuck E. Cheese's

Penny Panda Movie Morning Recap

We had a great turnout for our annual Penny Panda Movie Morning with nearly 300 in attendance. After a meet-and-greet with Santa Claus, members of the Penny Panda Savers Club enjoyed a free, VIP showing of Disney's "Coco" and complimentary movie munchies.

This annual event is a fun and fantastic way to get kids excited about finances and celebrate a year of saving!



Annual Meeting

Please join us for MACU's Annual Meeting on Saturday, March 24. You will learn more about MACU and our direction for the future. The meeting will start at 9 am, and complimentary breakfast will be served at 8:30 am.

Country Inn & Suites, 3805 Frontage Rd., Michigan City, IN 46360

**RSVP by March 17 to
(219) 874-6943, ext. 327**

Get Refunded Faster

The fastest, safest way to get your tax refund is to have it automatically deposited into your MACU account. Simply provide the below information on your tax forms.

MACU Routing Number: 271-291-460
Account Number: List the number of the account you want your refund to go into. If you're unsure of your account number, please contact us, and we would be happy to assist you!

Christmas Club Account

The holiday season has just come to a close, and like most Americans, you may have racked up a little holiday debt. By planning now, you can avoid repeating the cycle in 2018. One of the easiest ways to stay ahead of the holiday money drain is to set up an old-fashioned Christmas Club Account.

The MACU Christmas Club Account is a special interest-bearing savings account. You define the amount and schedule, and we make automatic deposits for you. You will also earn quarterly dividends. On November 1, the funds will automatically transfer to your checking account just in time for all your holiday shopping. So when the next holiday season rolls around, you can leave the stress in your rearview mirror and just enjoy the season!

Michigan City

3064 S. Ohio Street
Michigan City, IN 46360

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

(219) 874-6943

Portage

6170 US Highway 6
Portage, IN 46368

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

(219) 762-6228

Special Holiday Hours

Monday, February 19 – Presidents' Day

ET (Electronic Teller)

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

Board Members

Frances Brennan
Craig Hinchman
Stephen Janus
George J. Kazmierczak
Ben Neitzel
Michael D. Palmer
Jack Van Etten

Supervisory Committee

Sue Kieffer
Robert Turner
John Shebel

**MEMBERS ADVANTAGE
CREDIT UNION**

macuonline.org

