

Members Memos

Spring 2023



Protecting Yourself Has Never Been Easier

A message from MACU's President

Identity theft is a serious issue, and taking the necessary steps to protect yourself and your family is essential. That is why at MACU, we have IDProtect and an annual Shred Day to help keep you safe from identity theft. Identity theft happens every 22 seconds (National Council of Identity Theft Protection). IDProtect provides theft recovery to aid in the restoration of your identity, debit and credit card registration to reduce your liability on lost or stolen registered cards, continual monitoring of over 1,000 non-credit databases where identity theft could be evident and helps discover instances of identity theft in children, and more.

Another way to protect you and your family is to shred important

documents containing sensitive information, such as bank account numbers and social security numbers. Every year, we have a Shred Day open to the community.

This year's annual Shred Day is on June 24th at 9 am at our Michigan City branch. At Shred Day, you can easily and quickly shred essential documents. It is an easy and free event open to the community to encourage people to stay secure and protect their identity. You can bring your documents to be securely shredded. A professional shredding service will safely and securely destroy your documents. Everything you bring to the event will be destroyed, and your information will be kept safe. Identity theft is a serious issue, and it's essential to take the necessary



SAVE THE DATE

Mark your calendar for our annual community-wide FREE Shred Day event:

June 24th, 2023

9am to 12pm

Ohio Street branch

Michigan City

For more information, please visit macuonline.org/why-macu/member-events

steps to protect yourself. On Shred Day, you can quickly and securely shred important documents that contain private information, helping you stay secure and protecting your identity.

We are looking forward to some warmer weather and to serving you this spring!



Frank Beachnau,
President

Make your goals a reality with a home equity line of credit



Are you looking for a way to put your home to work for you? A MACU HELOC might be the answer! A Home Equity Line of Credit (HELOC) is a tool that can be used to pay for home repairs, consolidate high-interest rates, go on a dream vacation, and more. With a HELOC from MACU, you can unlock the equity in your home and get the funds you need.

A MACU HELOC is easy to apply for; plus, there are benefits like low monthly payments, easy access to funds, convenient online banking, and more!

Start putting your home to work today. Apply today!



Apply online at macuonline.org/lending/heloc
Or call us at (219) 874-6943



GET YOUR TAX REFUND QUICKER

Filing your tax return and getting your refund faster has never been easier by having your refund deposited directly. With this convenient feature, you can be sure that your hard-earned money will be deposited into your account quickly and securely.

MACU Routing Number:
271 291 460

Account Number:
Checking or savings (14-digits)

If you're not sure about your account number, please contact your MACU branch.

SWIPING IS SWEET

WITH KASASA®
**REWARDS
CHECKING**

MEMBERS ADVANTAGE
CREDIT UNION

See website for details. macuonline.org

Get rewarded
for your purchases

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





MACU Teen Banking

MACU teen banking is a fantastic way for young people to learn how to manage their money while still having some freedom. With a free savings and checking account, teens can get a taste of financial responsibility without being overwhelmed by fees and charges. Plus, with MACU's online banking platform, teens can manage their

accounts 24/7, no matter where they are. We not only offer the convenience of online banking, but we also provide our teen customers with the support and guidance they need to make smart financial decisions. We provide resources like educational articles, budgeting tools, and helpful tips to help teens get a better handle on their finances. We understand how important it is for teens to learn the basics of managing their finances, and that's why we at MACU strive to make the process as simple and stress-free as possible. We want to empower teens to become financially responsible.

Set up an account today!



SPRING BREAK

Leaving for spring break? Don't forget to call us, and let us know where and when you are traveling in order to reduce possible fraud. Any transactions made elsewhere are assumed they are not made by you unless we know ahead of time. Avoid any potential problems with your card by simply giving us a call before your departure.

Reach out at (219) 874-6943.



**3.99%
APR***

NEW, USED
& REFI

New Season, New (Or Used) Car



Drive into spring with
a MACU Auto Loan.

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

Visit macuonline.org/lending/auto-buy



A FREE ATM
is right around the corner!

www.macuonline.org/shared-branching
to see shared branch locations.

Enjoy MACU's Convenient Mobile Wallet

MACU's Mobile Wallet is perfect for making purchases in-store and online with the touch of a button. Whether you are running errands with full hands or just want to run into the store to grab something, Mobile Wallet is the best way to go. Not only is it convenient, but it also helps secure your transactions.

When you complete a transaction using your Mobile Wallet:

- Your name, card number, and security code stay private.
- Your physical card is not required.
- Retailers never receive your card number. Instead, the retailer received only a transaction-specific code to process your payment. Because that payment code can only be used once, you are better protected against fraud.



Download the app today!



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MEMBERS ADVANTAGE CREDIT UNION
learn more at macuonline.org/lending/auto-loan

Spring into a great rate

With the MACU VISA® PLATINUM*

- ✓ Lowest rate Visa® card
- ✓ Rates as low as 12.50% APR
- ✓ 4.99% APR for 18 months on balance transfers

*See website for details.

MEMBERS ADVANTAGE CREDIT UNION
macuonline.org



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

Memorial Day: May 29

Independence Day: July 4

Labor Day: September 4

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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