

# Members Memos

Fall 2021



## It Was Great to See You!

### A message from MACU's President

As summer winds down and we gear up for fall, I want to start by thanking all of you that came out and celebrated with us on Members Appreciation Day. We had a lot of fun getting to talk with each of you. Members like you are the heart of MACU. That's why it is essential to know what each of you needs and wants in your financial institution. Spending time with you face-to-face and getting your input on our products and services allows us to serve you better.

Our annual cookout is something I look forward to every year. Getting to serve each of you and show my

appreciation to amazing members like you is one of the best parts of my job. It's this level of community and member interaction that is one of the reasons I love being a part of MACU. It is truly a privilege to run an organization that values its members as much as MACU does. You are the reason we do what we do, and I couldn't be more grateful for each of you.

In November, I'm looking forward to showing our appreciation to our tiniest members at Penny Panda Movie Morning. There is nothing like watching our little savers meet Santa, grab their treats, and settle in

for the show. It's moments like this that help kids see savings as fun. If you have a child that isn't a part of our Penny Panda Savings Club, stop in and open an account today, so you can join us for Penny Panda Movie Morning.



Frank Beachnau, President

Attention all Penny Panda Savers Club members!

## PENNY PANDA MOVIE MORNING: ENCANTO



### SAVE THE DATE | SAT., DEC. 4

To help our little pandas celebrate a year of savings, Penny Panda members will not only get to enjoy the movie but will also receive complimentary popcorn and drinks. And, Santa will be making a special appearance to say, "hi!"

This free event is open to the Penny Panda account holders and their parents. If your child or grandchild doesn't have a Penny Panda savings account, stop by MACU, and get one started to join the fun!



More information will be  
released closer to the event.

## DIRECT DEPOSITS AND PAYMENTS

Members, please take a moment to refresh yourself on giving your account information for any direct deposits, refunds, telephone, ACH, and web payments that you make. This reminder ensures that your transactions happen seamlessly and don't risk possible rejection and return because of incomplete or incorrect account information.

- If you want a deposit or payment made from savings, make sure to use your "base" account number, which is anywhere from 2 to 5 digits long. Do NOT give your account number with any other numbers. You must also specify that it is a savings account.
- If you want a deposit or payment to come from your checking account, you must give all 14 digits of the account found on the bottom line of your checks. If you have more than one checking account, make sure you are giving the correct share number for that checking account (i.e., 01, 02, 80, 81, etc.) in the 14 digits. You must also specify that it is a checking account.
- If you need any further assistance, please contact us.

## CONGRATULATIONS

TO OUR MEMBERS APPRECIATION MONTH DRAWING WINNERS!

**Apple Watch Winner**  
Bailee L.

**\$50 Target Card Winner**  
Jakob S.

**\$50 Target Card Winner**  
Gabrielle P.

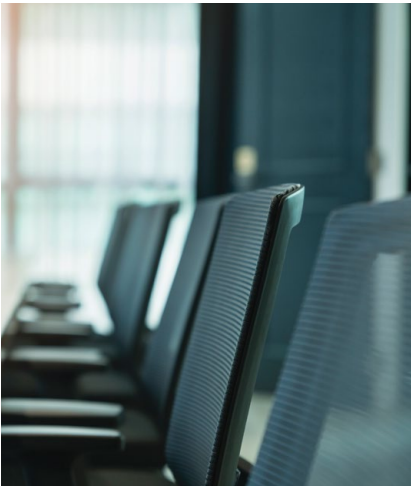
**AUTO LOAN**  
**1.99% APR\***  
**FOR LIFE OF THE LOAN**

**Apply today.**  
**[macuonline.org](https://macuonline.org)**

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

**MEMBERS ADVANTAGE**  
**CREDIT UNION**





## CONTACT OUR SUPERVISORY COMMITTEE & BOARD OF DIRECTORS

At MACU, we want our members to know that they can reach out to us with any questions or suggestions at any time. We take great pride in providing excellent customer service and do all we can to ensure an exceptional experience for every member.

Please be aware that our Supervisory Committee and Board of Directors are available directly at the email addresses listed below:

**supercomm@macuonline.org**  
**macuboard@macuonline.org**

We look forward to hearing from you!



## A GREAT TIME FOR A HOME EQUITY LINE OF CREDIT

Now is a great time to take advantage of our low HELOC rates! With 1.50% APR for 12 months, you can borrow as little or as much as you need up to your pre-set limit. Many MACU members use a HELOC loan to fund home renovations, pay off high-interest credit card debt, or even college tuition.

**In addition to low rates, other benefits of a MACU HELOC include:**

- Low monthly payments
- Easy access to funds
- Flexibility in how you spend your money
- Potentially tax-deductible interest payments

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



# MACU PAYS

## WINNERS

Every month MACU picks one checking account transaction and one Teen Banking transaction and PAYS it (up to \$50). Will you win next?

**TEEN BANKING  
WINNER**

ROBERT J. • \$17.41

**CHECKING  
WINNER**

ROBERT G. • \$43.30



## PENNY PANDA MEMBERS: SHOW US YOUR AMAZING HALLOWEEN COSTUMES FOR A CHANCE TO WIN!

Halloween is right around the corner, and we love seeing our littlest members all dressed up for the occasion! You can help us get in the Halloween spirit with our annual Penny Panda Costume Contest! MACU invites you to share your spookiest, cutest, or funniest Halloween photos of your little panda for our Annual Penny Panda Halloween Costume Photo Contest! Until October 31, parents or guardians of Penny Panda Savers Club members are encouraged to submit photos of

their kid(s) in costume. The images will be printed and posted in MACU branches, and the photo with the most votes will be featured in our new newsletter. The Penny Panda member will also win \$50! Email photos to: [membersadvantagecreditunion@gmail.com](mailto:membersadvantagecreditunion@gmail.com).

By submitting a photo, you (the parent or guardian) are giving MACU permission to use the photo for promotional purposes.

## MEDICARE INSURANCE MADE EASY

At MACU, we are pleased to offer our members the services of a Licensed Medicare Broker to walk you through the maze of options with Medicare insurance. Senior Advocate John "Hoppy" Hopkins, with the Senior Health Resource Center located onsite at Members Advantage Credit Union, is available as a free resource to you. Feel free to contact John at 219-406-8048 with any questions you may have. To schedule an appointment with John at any of our locations, please call 219-874-6943.



**MACU will offer two, free educational Medicare seminars:**

**October 6th**  
6pm-7pm  
Ohio Street branch  
Michigan City

**October 7th**  
6pm-7pm  
Portage branch

**Please RSVP** to John Hopkins at 219-406-8048.

### Michigan City

3064 S. Ohio Street

#### Lobby Hours:

**M-Th:** 9am-5pm

**F:** 9am-6pm

**S:** 9am-12pm

(219) 874-6943

#### Drive-Up Hours:

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

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

**S:** 9am-12pm

#### 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

#### Drive-Up Hours:

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

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

**S:** 9am-12pm

### Holiday Closures

**Thanksgiving:** Closed

**Black Friday:** Close at 1pm

**Christmas Eve:** Close at 1pm

**Christmas:** Closed

**New Year's Eve:** Close at 1pm

**New Year's Day:** Closed

### Expanded Member Service Phone Hours

**M-F:** 7-9am & 5-7pm

**Sat:** 8-9am & 12-5pm

(219) 874-6943

### Board Members

Frances Brennan

Dennis Fischer

Bob Havens

George J. Kazmierczak

Ben Neitzel

Michael D. Palmer

Jack Van Etten

### Supervisory Committee

Paul Skwiat

William Richey

**MEMBERS ADVANTAGE CREDIT UNION**

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

