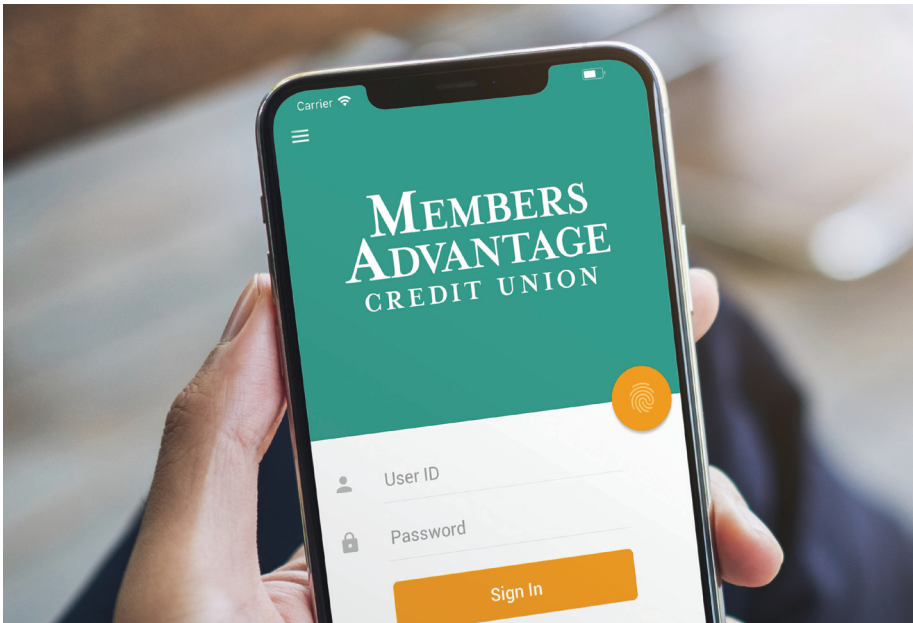


Members Memos

Spring 2021



Banking on Your Terms

A message from MACU's President

Mobile banking has always been important, but it has never been as critical as it was during COVID 19 quarantines. Our app allowed you to have your banking at the click of a button without ever leaving the house. Not only did we see an uptick in mobile app uses over the past year, but our members' usage seems to be following a national trend. In fact, 97% of millennials use mobile banking, 91% of Gen Xers, and a shocking 79% of baby boomers.*

With the number of members now becoming active mobile app users, we are working hard to add amazing features to your digital banking experience. As you may have noticed by now, our app has recently gotten a facelift. What may seem like window dressing right now is paving the way for some great new features over the next six months or so. Although we will be releasing updates as the features go live, we wanted to give you an idea of what's to come.



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

Frank Beachnau, President



MORTGAGES BY MACU

Getting your first home is exciting but can be overwhelming. Our First Home program with our partner CU Mortgage takes the stress out of the mortgage process, so you can enjoy the benefits of homeownership without the hassle.

And, with a mortgage by MACU, you can:

- Get competitive interest rates
- Save big with lender fees well below the industry average
- Enjoy fantastic customer service from people that are invested in making your home loan process as easy as possible

Already have a mortgage? Let us see how much we can save you!

Give our mortgage expert Heather Opperman a call at 219-743-6232 to learn more about our mortgage options and for a FREE pre-qualification. #NMLS 1632904

MOBILE PAY IS ON THE WAY

Over the next six months, we will be working to seamlessly integrate each of these with the MACU platform. Once we go live, you will be able to use your MACU debit and credit cards with Apple, Samsung & Google Pay. This new feature will allow you to make purchases and check out in stores and online with the touch of a button.

Not only is this very convenient, it also helps secure your transactions. In fact, when you complete a transaction:

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

CARD CONTROLS

In addition to great new ways to pay, our upgraded app will also put you in the driver's seat when it comes to your MACU debit and credit cards. If you think you've misplaced your card or it may have been stolen, you can freeze your card with a click of the button. When your card is turned off, all transactions will be declined. Find it? Turn it back on from the palm of

your hand. Additionally, you can set transaction limits by category (e.g., groceries, travel, gas) and even set up alerts and notifications for when your transaction goes beyond your preset limit. Stay tuned for exciting updates as we get closer to launching these exciting new features.

*Based on Insider Intelligence's Mobile Banking Competitive Edge Study

STRUGGLING TO REBUILD YOUR CREDIT? WE CAN HELP!

You can improve or establish your credit with an easy-to-manage MACU Credit Builder Loan. Additionally, our Credit Builder Loan also helps you build savings for the future.

How does it work?

1. Apply online, over the phone, or in a branch.
2. Make monthly payments on time.
3. Once the loan is paid off, MACU will release the funds, and you are free to use the money however you wish.
4. We report your payment history to the credit bureaus, which can help demonstrate your creditworthiness as a future loan candidate
5. You have taken a great step in improving your credit score, and you have savings!



See website for full details.

REFER FRIENDS EARN UP TO \$500

Get a \$50 Visa® Reward Card when your friend registers, opens a new checking account

OR

Get a \$50 Visa® Reward Card when your friend registers and opens a new auto loan

To refer: macuonline.org/why-macu/refer-a-friend

Your friend can earn a \$50 Visa® Reward Card, too!

MEMBERS ADVANTAGE
CREDIT UNION



TEEN BANKING

One of the driving forces in the long-term financial success of any teen is financial literacy. It's critical that teens know the importance of saving, budgeting, and responsibly spending well before they are on their own—that's why MACU developed this FREE savings and checking account to help teens responsibly learn to manage their money.

And, with annual outings and our teen-oriented Banzai online resource, banking has never been so fun.

MACU Teen Banking has big benefits:

- Ages 13-17
- Visa debit card (optional)
- Access to Banzai - our financial literacy partner
- Mobile banking app
- Nationwide ATM access
- Shared branching across the US

NEW! MACU PAYS

Beginning April 1, you will get another chance to save with MACU because we will be launching our new giveaway promo! Every month, we will be drawing one debit card transaction from a checking account and one from a teen banking checking account to pay (up to \$50). To qualify to have your transaction paid, all you have to do is use your debit card that month. The more you use your card, the greater the chance you'll win. To see who the lucky recipients are, follow us on Facebook.



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**

COULD BE YOU!

**CHECKING
WINNER**

COULD BE YOU!



ANNUAL MEETING UPDATE

Due to escalating health concerns regarding the potential spread of the Coronavirus (COVID-19), MACU is postponing the March 28 annual meeting. We will release details for the rescheduling as soon as they become available. Thank you for your patience as we work together to keep our families and community safe and healthy.



BIG SAVINGS WITH AUTO LOANS FROM MACU

Consider the number of different ways you can save when you finance your car with MACU:

1. Thinking about buying a new or used vehicle? Let us know, and we can provide you with a quote. We have some of the area's lowest interest rates on car financing. We have rates starting as low as 1.99% APR!*

2. Already have an auto loan? No problem! Let us review your contract terms, and we will tell you how much we can save you if you refinance your auto loan with MACU.

3. Looking to obtain some funds at a low-interest rate? Why not secure a loan with your automobile? You will get one of the lowest loan rates available.

We make it convenient for you to apply to get some of the lowest auto financing in the area. Apply online at macuonline.org or call us at 219-874-6943 to apply, or if you prefer, you can apply in-person at one of our branches.

*Subject to qualification.

DON'T WAIT ON YOUR TAX REFUND

Set Up Direct Deposit.

Filing taxes is never fun, but getting your return can be! Don't wait on paper processing and snail mail to enjoy your cash. Set your tax refund up to be directly deposited into your MACU account.

MACU Routing Number: 271-291-460
Account Number: Checking or savings (14-digits)

If you're not sure about your correct number, please contact us.

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

Memorial Day: May 31

Independence Day: July 5

Labor Day: September 6

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

