

Members Memos

Summer 2021



Your Funds, When and Where You Need Them

A message from MACU's President

Summer is finally here, and I hope this finds you all doing well and gearing up for great adventures and special times together with family and friends.

The warmer months often mean travel time for many MACU members and their families. That is why our shared branching feature is so beneficial this time of year! Did you know that no matter where you are, our members have access to their accounts at thousands of locations nationwide through a network of credit unions? In fact, there are more shared branches than there are locations for some of the biggest banks in the country. This means that you can go into

any participating credit union and conduct your financial transactions just as you would at your local MACU branch. You can find the complete list of locations listed by state on our website. In addition to branches, our Alliance One ATM network also gives you access to surcharge-free ATMs all over the country.

Wherever your travels take you, you are never far from resources that allow for withdrawals, transfers and deposits. On top of this convenience, there are never any fees!

At MACU, we hope that shared branching not only makes traveling this summer less stressful but also helps you during your daily routine

here at home. We are always here to serve you and truly hope your summer is filled with fun, sun and memories.



We're proud to serve our community while offering thousands of locations nationwide.

Frank Beachnau, President



SUMMER TRAVEL

Summer months mean summer travel! Don't forget to let MACU know when you will be leaving the area, so we can make sure your debit card purchases will go through without issue. Suspicious activity can freeze your account, so let us know ahead of time so you can travel worry-free!

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. Teaching your teen about financial responsibility helps put them on a path towards managing their money successfully in the future. MACU has developed a FREE savings and checking account to help teens responsibly learn to manage their money.

With parental permission, teens have the option to receive a debit card with their checking account. With this privilege, they can learn the skills of budgeting, taking care of expenses, saving and responsible spending.



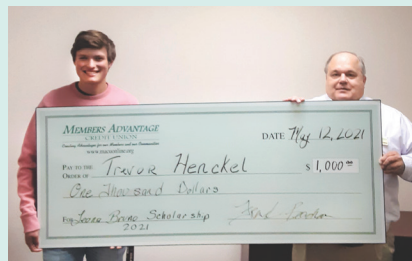
Banzai Teaches Fiscal Responsibility

In addition to the accounts, MACU has partnered with Banzai to offer resources to children and teens that help promote financial literacy. Through videos, games, articles and more, Banzai helps teens practice real-life scenarios and begin mastering skills of successful money management.

Get your teen started today!

Learn more at:
macuonline.learnbanzai.com

CONGRATS TO OUR MACU SCHOLARSHIP WINNERS!



Trevor Henckel will be graduating this year from Westville High School. Trevor has been active in basketball, is a 4-year baseball player, and recently learned he is the valedictorian of his class. He plans to attend Valparaiso University in the fall and study engineering.



Paige Pizarek will be graduating from Marquette Catholic High School in 2021. She will be attending Purdue University at West Lafayette and major in Pre-Professional Health Sciences. Paige plans on becoming a nurse practitioner.



**LOW
RATES**

EASY APPROVAL

AUTO RATES 1.99% A.P.R.
AS LOW AS

Don't pay more for your next car or truck!
Visit MACU to get pre-approved for a
low-interest loan before you purchase.

Stop by one of our branches
or call us at (219) 874-6943
macuonline.org

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

**MEMBERS ADVANTAGE
CREDIT UNION**

REFERRAL PROGRAM

Get paid when you share MACU with friends!

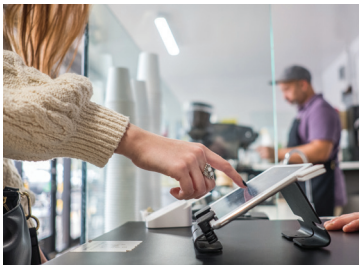
With our referral program, you can earn money when you send your friends to MACU to open a new account. Even better, they get paid, too!

Referring is quick and easy. Both you and a friend will receive a \$50 Visa® Reward Card when your friend registers, opens a new Members Advantage CU personal checking account and completes the following within 90 days of account opening:

- Completes twelve (12) debit card transactions (excluding ATM transactions), AND
- Completes two (2) direct deposits, AND
- Signs up for eStatements



**Start spreading the word
and get paid to do it!**



BENEFITS OF USING A DEBIT CARD

Using a MACU debit card is not only convenient, but it is a safer alternative to carrying cash and a much quicker, more efficient option than writing a check. Debit cards are guarded with a pin created by you and can be canceled immediately

if theft occurs. They can also be replaced swiftly, with no fees to you.

With the funds on your debit card coming directly and simultaneously from your checking account, your ability to overspend is limited.

Writing checks is time-consuming and is quickly becoming an outdated payment method. In fact, many vendors no longer accept personal checks, and even if they do, it takes quite a bit of time for the purchase to be reflected in your bank account. With a MACU debit card, it takes only a moment to complete a purchase, and your available balance is reflected in your account almost immediately.

Our debit cards are your best option for convenience, safety and efficiency.

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 or to schedule an appointment with John at any of our locations, please call 219-874-6943.



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**

NATALIE M. • \$8.75

**CHECKING
WINNER**

ALIJA H. • \$32.00



KASASA® CHECKING ACCOUNTS OFFER BIG REWARDS

When you choose a Kasasa® checking account with MACU, you are making money while you manage your money! Kasasa® offers cash back rewards, above-market interest rates and refunds on online purchases. You can earn all of these and more, just by doing things that you are probably already doing.

Day-to-day tasks like using your debit card, logging in to online banking and signing up for e-statements qualifies you for rewards!

On top of that, you get to choose from three amazing account options:

Kasasa® Cash - get an above-market interest rate

Kasasa® Cash Back - Earn 4% back on your purchases

Kasasa® Tunes - Get rewarded for your purchases at Amazon®, iTunes® and Google Play™

There's never a minimum balance for Kasasa® checking accounts, and your account is always free.

Contact MACU today to get started!

*Maximum of \$8 per month cash back on purchases.

OUR INVESTMENT SERVICES HELP YOU MEET YOUR FINANCIAL GOALS

Whether it's retirement, college for your children, a vacation home or financial peace-of-mind, our Investment Services partner, Brad Werner, will help you meet your goals.

As an independent financial advisor, Brad gets to know each of his clients

personally, knows their needs and works with them to develop a plan to achieve their financial goals.

To learn more about Brad and his investment services, visit **bradwerner.com**, and be sure to tell him that you are a MACU member!

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

