



## NEXTGEN BANKING: SMART MONEY TIPS FOR TEENS

As you start thinking about your first vehicle, it is important to understand factors like interest rates, loan terms, monthly payments, and how the total cost adds up over time. Learning these basics now can help you make smarter choices later and feel more confident when it is time to buy. Visit our auto loan page to try the car loan calculator and see how different rates and terms can change your monthly payment.

More  
information:



*Learning these basics  
now can help you make  
smarter choices later.*

### Introducing

## SWIPE & WIN

Use your Kasasa debit card, earn your monthly rewards, and you're automatically entered to **WIN \$50\***.

Two winners. Every month. No extra steps.

\*Monthly rewards and drawing entry require 12 debit card transactions, eStatements, and one online banking login per month.

## SCHOOL SUPPLY DRIVE

**July 6 – August 7**

Help local kids start the school year strong by joining our School Supply Drive. We are collecting items like notebooks, pencils, tissues, crayons, and other classroom essentials to support kids in our community. Drop off your donations at MACU and help make a difference for local schools and families.

## ELECTION RESULTS

Board leadership remains consistent following the latest election results. Incumbents **Bob Havens** and **Dennis Fischer** were re-elected to the Board of Directors for new three-year terms, while **Linda Milzarek** was re-elected to the Supervisory Committee for an additional three-year term. We are grateful for the leadership of our volunteers and thank them for their continued time and service.



## PENNY PANDA RIDDLE CHALLENGE

Can you solve Penny Panda's riddle? Read the clue, solve the riddle, then visit a MACU branch and tell a teller your guess. If you get it right, you win a prize!

I am round and shiny,  
but I am not the sun.  
You can save a lot of me,  
one by one by one.

## SKIP THE LINE WITH THE WOODLAND ITM

Don't forget to try the ITM at our Woodland Branch to make everyday banking quick and convenient. You can use the drive-up machine for deposits, withdrawals, check cashing, and more, all from your car. During business hours, a live MACU teller is available on screen if you need help with your transaction.



## LEONA BRUNO SCHOLARSHIP WINNER

We are proud to announce **Aralyn Daniels** as the recipient of the 2026 Leona Bruno Scholarship, awarded in the amount of \$1,000. Aralyn will attend Indiana University, where she plans to study speech-language pathology. In addition to her academic achievements, she is actively committed to serving others through volunteer work at Tannehill Community Soup Kitchen and by tutoring students in English and speech.

### Upcoming Holiday Closures

**Fourth of July:** July 4  
**Labor Day:** September 7



## DRIVE INTO SUMMER WITH A LOW-RATE AUTO LOAN

Find financing that helps you hit the road with confidence.

\*All loans and rates based on personal credit history. Rates subject to change at any time. Refinance on current loans not at MACU. Cannot combine with other auto offers/discounts. Offer expires 7/31/2026. MACU not responsible for any errors in this advertising.



APPLY TODAY

### 12-MONTH INTRODUCTORY RATE HELOC

## YOU'RE SITTING ON SO MUCH POTENTIAL

A HELOC can help you tackle home projects like renovations, repairs, or upgrades with flexible access to funds when you need them.

\*All loans based on personal credit history. Must qualify. Rates and terms are subject to change without notice. Offer expires 7/31/2026. MACU not responsible for errors in advertising.



APPLY TODAY

### Portage

6170 US Highway 6  
(219) 762-6228

#### Lobby Hours

**M-Th:** 9 a.m. - 5 p.m.  
**F:** 9 a.m. - 5:30 p.m.  
**S:** 9 a.m. - Noon

#### Drive up Hours

**M-F:** 8:30 a.m. - 5:30 p.m.  
**S:** 9 a.m. - Noon

### Michigan City

3064 S. Ohio Street  
(219) 874-6943

#### Lobby Hours

**M-Th:** 9 a.m. - 5 p.m.  
**F:** 9 a.m. - 5:30 p.m.  
**S:** 9 a.m. - Noon

#### Drive Up Hours

**M-F:** 8:30 a.m. - 5:30 p.m.  
**S:** 9 a.m. - Noon

### Michigan City

#### Drive Up

947 S. Woodland Ave.

#### ITM Supported Hours

**M-F:** 8:30 a.m. - 5:30 p.m.

#### ATM Hours

24/7

### Board Members

Frances Brennan  
Dennis Fischer  
Bob Havens  
George J. Kazmierczak  
Ben Neitzel  
Michael D. Palmer  
Jack Van Etten

### Supervisory Committee

Raymond S. Kalita  
Linda Milzarek

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



**MEMBERS ADVANTAGE**  
CREDIT UNION

