

MEMBERS MEMOS

WINTER 2025

BOARD OF DIRECTORS NOMINATIONS



The Members Advantage Credit Union Nominating Committee has submitted the following three names to be placed on the 2025 ballot for the Board of Directors: Mike Palmer, George Kazmierczak, and Frances Brennan.

SUPERVISORY COMMITTEE

Supervisory Committee members looking to extend their current terms are Kathy Hartke and Ray Kalita.

Nominees for position vacancies are now being accepted. If you or someone you know would like to serve on the Board of Directors or Supervisory Committee, call 877-874-6943. Applications and petitions can be picked up at our main office, 3064 S. Ohio Street in Michigan City. At least ten members must sign applicants' petitions, and a brief statement of qualifications and biographical data must accompany the petition. Petitions must be filed with the Nominating Committee by January 24, 2025. Nominees will be subject to a criminal and financial background check before being added to the ballot. An election will not be conducted by ballot when there is only one nominee for each position.

MAIL YOUR PETITION AND QUALIFICATIONS TO:

Members Advantage Credit Union
Attn: Nominating Committee
3064 S. Ohio Street, Michigan City, IN 46360

DON'T WAIT ON YOUR TAX REFUND. SET UP DIRECT DEPOSIT.

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.

ANNUAL MACU MEMBER MEETING

All MACU members are welcome!

As we set the vision for the upcoming new year, we will recap 2024.

MARCH 29 at 12:30 PM
MACU Ohio Street Branch
3064 S. Ohio Street • Michigan City

RSVP by MARCH 21 (219) 874-6943, ext. 327



AUTO LOAN DEAL EXTENDED

BY POPULAR DEMAND

The holiday season auto loan deal has been extended due to popular demand. Take advantage of this deal before time runs out!

Get up to 0.50% APR off our everyday great auto loan rates or refinance and get 0.50% APR off your current rate*. Apply and save!

*Floor rate is 4.99% APR. All loans and rates based on personal credit history. Refinance on current loans not at MACU. Offer valid through 1/31/25. Cannot combine with other auto offers/discounts.

KASASA® CASH CHECKING

SKIP THE BASIC CHECKING ACCOUNT

Enjoy an account that is a powerhouse of perks. Meet Kasasa Cash®—the account that transforms everyday banking with benefits that go beyond the basics.

DON'T MISS OUT ON COLLEGE SCHOLARSHIP OPPORTUNITIES

The **Leona Bruno Scholarship**, named for MACU's first manager, gives a high school senior \$1,000 for college. The winner is chosen based on scholastic achievement, integrity, school service, and community service.

The **Gail Walker Memorial Scholarship**, named for a long-serving board member, awards \$1,000 to a high school senior, college freshman, or sophomore who has demonstrated service to the community, job experience, and a GPA between 2.5 and 3.5.

The deadline to apply is March 3.

Visit macuonline.org/college-scholarships for more information and to apply.

Upcoming Holiday Closures

FEB. 17: Presidents Day



Portage

6170 US Highway 6
(219) 762-6228

Lobby Hours

M-Th: 9am-5pm

F: 9am-5:30pm

S: 9am-12pm

Drive up Hours

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

F: 8:30am-5:30pm

S: 9am-12pm

Michigan City

3064 S. Ohio Street
(219) 874-6943

Lobby Hours

M-Th: 9am-5pm

F: 9am-5:30pm

S: 9am-12pm

Drive Up Hours

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

F: 8:30am-5:30pm

S: 9am-12pm

Michigan City

Drive Up

947 S. Woodland Ave.

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

F: 8:30am-5:30pm

S: 9am-12pm

Board Members

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

Supervisory Committee

Bill Richey
Kathy Hartke
Linda Milzarek
Raymond S. Kalita

macuonline.org



MEMBERS ADVANTAGE
CREDIT UNION



* For a full list of benefits, rewards, and disclosures, visit www.macuonline.org/checking/kasasa-checking.

MEMBERS ADVANTAGE

CREDIT UNION

SCHEDULE OF FEES AND CHARGES

Account Closed within First Year of Opening.....	\$25.00
Account Reconciliation (1 hour minimum).....	\$25.00 per hour
Account Research (1 hour minimum).....	\$25.00 per hour
Account Transfer (employee assisted).....	\$5.00
ATM/VISA Debit Card Replacement (lost Cards).....	\$10.00
ATM Withdrawal Fee (in excess of 6 per month)*.....	\$1.00 per withdrawal
Automatic Transfer for Overdraft.....	\$5.00 per occurrence
Bad Address (returned statement/mail).....	\$15.00
Cashier's Check.....	\$5.00 each
Check Printing (Personal/Business).....	Varies by order
Checks Returned.....	\$35.00 each
Checks Presented for Payment from a Foreign Country (excluding Canada).....	\$15.00 each
Check Cashing for Non-Members.....	\$8.00
Coin Counting Machine Service Fee (Non-Member).....	5% of total counted
Dormant Account Fee.....	\$5.00 per month
Early Closure Fee (within first 90 days of Account opening)	
Traditional IRA Savings.....	\$25.00
Roth IRA Savings.....	\$25.00
Early Withdrawal Fee (withdrawals occurring on any day other than October 31st)	
Christmas Club.....	\$10.00
Excess Withdrawal Fee (more than 3 per month)	
Advantage Savings.....	\$10.00 per withdrawal
Max Money Market.....	\$10.00 per withdrawal
Advantage Money Market Checking.....	\$10.00 per withdrawal
Fax Service.....	\$1.00 per page
Levy/Garnishment.....	\$20.00 or less
Mini Statement.....	\$5.00 each
Minimum Balance Fee	
Advantage Savings.....	\$10.00 per month
Advantage Money Market Checking.....	\$10.00 per month
Money Order.....	\$5.00
Overdraft Item Fee**.....	\$35.00
Photocopy of Check.....	\$5.00 each
Return Item Deposited Fee.....	\$20.00 per item
Returned Item Fee***.....	\$35.00
Safe Deposit Box Rental Fee	
3" X 5".....	\$25.00 annually
5" X 5".....	\$30.00 annually
3" X 10".....	\$40.00 annually
5" X 10".....	\$60.00 annually
10" X 10".....	\$90.00 annually
Safe Deposit Box Late Fee (After 30 days past due).....	\$5.00 per month
Safe Deposit Box Lost Key Replacement.....	\$60.00 each
Safe Deposit Box Drilling.....	\$150.00
Statement Copy.....	\$5.00 each
Statement Mailing Fee (New Accounts not on E-Statements).....	\$3.00 per month
Stop Payment.....	\$30.00
Temporary Check (limit 8 in one month period).....	\$2.00 each
Wire Transfers	
Outgoing Domestic.....	\$20.00
Incoming Domestic.....	\$10.00
Incoming International.....	\$15.00

* Surcharge fees may come from the owner of the ATM.

** Assessed for handling each paid overdraft created by check, ACH, Point-of Sale, ATM or in person withdrawal or other electronic items.

*** Assessed when an item is returned due to insufficient funds or is represented against insufficient funds, regardless of the number of times an item is presented for payment and regardless of whether we pay or return the item.

FACTS

WHAT DOES MEMBERS ADVANTAGE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share Your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires Us to tell You how We collect, share, and protect Your personal information. Please read this notice carefully to understand what We do.	
What?	<p>The types of personal information We collect and share depend on the product or service You have with Us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • account balances and payment history • credit scores and credit history 	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information, the reasons Members Advantage Credit Union chooses to share; and whether You can limit this sharing.	
Reasons We can share Your personal information	Does the Credit Union share?	Can You limit this sharing?
For Our everyday business purposes - such as to process Your transactions, maintain Your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For Our marketing purposes - to offer Our products and services to You	YES	NO
For joint marketing with other financial companies	YES	YES
For Our affiliates' everyday business purposes - information about Your transactions and experiences	NO	WE DON'T SHARE
For Our affiliates' everyday business purposes - information about Your creditworthiness	NO	WE DON'T SHARE
For Our affiliates' to market to You	NO	WE DON'T SHARE
For non-affiliates to market to You	NO	WE DON'T SHARE
To limit Our sharing	<ul style="list-style-type: none"> • Call (877) 874-6943 <p>Please note:</p> <p>If You are a new member, We can begin sharing Your information 30 days from the date We sent this notice. When You are no longer Our member, We continue to share Your information as described in this notice.</p> <p>However, You can contact Us at any time to limit Our sharing.</p>	
Questions?	Call (219) 874-6943 or go to www.macuonline.org	

What We do	
How does Members Advantage Credit Union protect my personal information?	To protect Your personal information from unauthorized access and use, We use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Members Advantage Credit Union collect my personal information?	<p>We collect Your personal information, for example, when You</p> <ul style="list-style-type: none"> • open an account or apply for a loan • pay Your bills or deposit money • use Your credit or debit card <p>We also collect Your personal information from others, such as credit bureaus, affiliates, or others.</p>
Why can't I limit all sharing?	<p>Federal law gives You the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about Your creditworthiness • affiliates from using Your information to market to You • sharing for non-affiliates to market to You <p>State laws and individual companies may give You additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Members Advantage Credit Union has no affiliates.</i>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Members Advantage Credit Union does not share with non-affiliates so they can market to You.</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to You.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include categories of companies, such as insurance companies.</i>