

MEMBERS MEMOS

WINTER 2026

PENNY PANDA COSTUME CONTEST WINNER

The community has voted, and our Penny Panda Costume Contest winner is **Snow White**! Your costume wowed everyone!



Thank you to everyone who submitted photos and brought the fun.



SKIP YOUR NEXT LOAN PAYMENT

Holiday bills piling up? Take a breather with MACU's Skip-A-Pay program! After the hustle of holiday shopping, you can **skip your next eligible loan payment** and keep a little extra cash in your pocket when you need it most. It's our way of helping you start the new year with less stress and more breathing room.

Visit macuonline.org/lending/skip-a-pay to see if your loan qualifies!

*Terms and conditions apply. See website for details.

ANNUAL MACU MEMBER MEETING

All members are welcome! As we set the vision for the upcoming new year, we will recap 2025.

March 28, 2026, at 12:30 p.m.
MACU Ohio Street Branch Lobby
3064 S. Ohio Street • Michigan City

RSVP by March 20 at (219) 874-6943, ext. 327.



NEW YEAR MOMENTUM CD

Start 2026 strong with the **MACU New Year Momentum CD**. Lock in **3.50% APY** throughout January and give your savings a running start.

*Rates are subject to change without notice. Minimum deposit of \$1,000 required. Offer expires 1/31/2026. Offer applies to 6-month, short-term CDs. MACU is not responsible for errors in advertising.

BOARD OF DIRECTORS NOMINATIONS

The Members Advantage Credit Union Nominating Committee has submitted the following two names to be placed on the 2026 ballot for the Board of Directors: **Bob Havens** and **Dennis Fischer**.

SUPERVISORY COMMITTEE

Supervisory Committee member looking to extend their current term is **Linda Milzarek**.

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 22, 2026. 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 MISS OUT ON COLLEGE SCHOLARSHIPS

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 6, 2026.

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

DIRECT DEPOSIT YOUR TAX REFUND

Don't let your tax refund get stuck in the mail. Get it faster with direct deposit! Have your refund sent straight to your MACU account and enjoy your cash without the wait.

Use this info when you file:

MACU Routing Num.: 271291460
Account Number: Your 14-digit checking or savings number

Not sure which number to use?
We're happy to help, just give us a call!

Upcoming Holiday Closures

MLK Day: Monday, January 19
President's Day: Monday, February 16

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

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Michigan City

Drive Up

947 S. Woodland Ave.

M-F: 8:30 a.m. - 5:30 p.m.
S: Closed

Closed 1 - 2 p.m. daily.

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

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**MEMBERS ADVANTAGE
CREDIT UNION**

