

# Members Memos

Fall 2019



## Teen Banking Account Features

- Visa debit card (optional)
- Access to Banzai
- Mobile banking app
- Nationwide ATM access
- Shared branching across the US

# Introducing Teen Banking

## A message from MACU's President, Frank Beachnau

First, I'd like to offer my sincerest gratitude to everyone who came out and celebrated with us during **Members Appreciation Week**. We had a lot of fun getting to talk with each of you. For us, it's the best week of the year because we get to show each of you how much we appreciate you for being loyal MACU members.

Second, I am very excited to introduce you to our newest product coming out later this year – **Teen Banking**. The Teen Banking checking and savings accounts are tailored for teenagers ages 13-17 to help them learn financial responsibility.

As a credit union, we look for ways to serve every member of our community and that includes kids and teens. Children 12 and under are learning the benefits of saving through our Penny Panda Savers Club. However, we wanted to fill the gap between Penny Panda and our regular

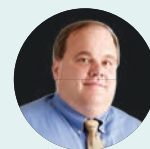
Kasasa checking and savings accounts. Therefore, we developed out a product that would serve teens while helping to teach them financial responsibility.

With parental permission, teens will have the option to receive a debit card with their checking account. Under the watchful eye of their parents, they can learn the fine art of budgeting and balance, taking care of expenses, being charitable, saving, and having some spending money. There's nothing better than real-life experience to teach valuable lessons that will aid in teens growing into financially responsible and savvy adults.

In addition to the accounts, we have partnered with a Banzai to offer teens financial resources that promote literacy. Banzai provides users a free online platform to access resources designed to be engaging and fun for children and

teenagers. Through videos, games, articles, and more, Banzai will help teens practice real-life scenarios. They will also learn how best to stay on top of day-to-day finances, as well as become forward thinking about their own financial futures. To check out Banzai, visit [macuonline.learnbanzai.com](http://macuonline.learnbanzai.com).

Lastly, I want to remind you to mark your calendars. We have a lot of great events coming up with **Shred Day**, our annual **Halloween Costume Contest**, and the most anticipated event of the year – **Penny Panda Movie Morning**.



We look forward to seeing you at our upcoming events and serving you online and in the branches!



## Penny Panda Costume Contest

Halloween is right around the corner, and we love seeing our littlest members all dressed up for the occasion! Help us get in the Halloween spirit with our annual Penny Panda Costume Contest. MACU invites you to share your spookiest, cutest or funniest Halloween photos of your little panda for our Annual Penny Panda Halloween Costume Photo Contest!

From now until October 31, parents or guardians of Penny Panda Savers Club members are encouraged to submit photos of their kid(s) in costume. The images will be printed and posted in MACU branches, and the photo with the most votes will be featured in our new newsletter. The Penny Panda member will also win \$50!

**Email photos to:**  
membersadvantagecreditunion@gmail.com.

By submitting a photo, you (the parent or guardian) are giving MACU permission to use the photo for promotional purposes.

## Penny Panda Movie Morning

**Saturday, December 7  
FROZEN II**

Attention all Penny Panda Savers Club members! Save the date for this year's movie morning on Saturday, December 7, 2019. Be sure to bundle up because this year's feature film is Frozen II.

To help our little pandas celebrate a year of savings, Penny Panda members will not only get to enjoy the movie, complimentary popcorn, and drinks. They will also get to visit with Santa, Elsa, and Anna!

This free event is open to the Penny Panda account holder and his or her parent. More information will be released closer to the event. If your child or grandchild doesn't have a Penny Panda savings account, stop by MACU, and get one started to join the fun!

# 4.99% APR

**+ NO  
TRANSFER  
FEE\***

WHEN YOU **TRANSFER** A CREDIT CARD BALANCE

**macuonline.org**

\*Transfers cannot be from another MACU card. No transfer fee on transfers greater than \$250.

For a limited time, when you transfer a credit card balance to your new or existing MACU Visa card, you'll get a 4.99% APR for 18 months\* and no transfer fee on balance transfers of \$250 or more! You could save hundreds over high-interest credit cards or offers that charge a high transfer fee. Transfer your balances today. You have nothing to lose except high-interest debt!

**MEMBERS ADVANTAGE  
CREDIT UNION**

# Recapping Members Appreciation Week

We had another fantastic week dedicated to celebrating our members! During Members Appreciation Week, we had an action-packed schedule with something fun or delicious for our members to enjoy every day!

Thank you to everyone who stopped by and joined in the fun. We love seeing and spending time with our members!

**From giveaways and exclusive product offerings to root beer floats, cookies and a cookout, we had something for everyone.**



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## Meet Robyn, our new Ohio Street Branch Manager

We are happy to introduce you to our new Ohio St. branch manager, Robyn Thatcher.

Robyn recently relocated to Michigan City from Michigan and brought with her over 20 years of banking industry experience, including several positions in leadership and management. Robyn has a passion for people and is looking forward to meeting the residents of her new community. "I'm very excited to hit the ground running here at MACU. I love meeting our members and learning how we can best serve them. I look forward to building many lasting relationships."

Robyn has three children and is looking forward to embarking on a new adventure as a grandparent with her first grandchild on the way. Welcome to MACU, Robyn!





# Congrats, Devra!

Portage branch manager Devra Leonard earned the Certified Credit Union Executive (CCUE) designation. She was a member of the graduating class of CUNA Management School, which convened in Madison, Wis. on July 24, 2019.

"I want to congratulate Devra on her hard work in earning this designation," said Frank Beachanu, President of MACU. "Her acquisition of the CCUE designation is a great addition to her personal portfolio, and it will provide her with executive expertise that will undoubtedly benefit MACU in the years to come."

CUNA Management School is a three-year program that prepares attendees for roles in credit union leadership. Attendees study credit union executive responsibilities, leadership techniques and financial operations under professors from the University of Wisconsin School of Business, credit union professionals and respected industry experts.

By completing all three years of the program, three exams, two projects and an oral presentation, attendees earn the CCUE designation, which signifies knowledge of and readiness for credit union leadership.

When asked about her experience, Devra said, "This program taught me leadership techniques and how to be a dynamic leader. It explored key executive responsibilities of the credit union, and I learned the ins and outs of full financial operations." She continued, "I have met so many amazing people through this journey. The huge amount of networking and CU support that is now available to me is unbelievable. When you have this network of knowledgeable people to reach out to, your resources are endless. This will help me in my role at MACU with an emphasis on leadership, teamwork and transformation."



## Shred Day

**Saturday, October 19**  
**9am - Noon**  
**Ohio St. Branch in Michigan City**

Mark your calendars! Our next FREE Shred Day is coming up! Shredding documents that contain personal information is a great way to safeguard against identity fraud, so be sure to bring all your sensitive documents by our Ohio St. branch to have them professionally disposed.

### Michigan City

3064 S. Ohio Street  
**Lobby Hours:**  
**M-Th:** 9am-5pm  
**F:** 9am-6pm  
**S:** 9am-12pm  
(219) 874-6943

947 S. Woodland Ave.  
**Drive Up Only:**  
**M-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

### Holiday Closures

**Thanksgiving:** Closed  
**Black Friday:** Close at 1pm  
**Christmas Eve:** Close at 1pm  
**Christmas:** Closed  
**New Year's Eve:** Close at 1pm  
**New Year's Day:** Closed

### ET (Electronic Teller)

(219) 874-6943, Ext. 6  
Toll Free (outside 219 area code)  
1-877-874-6943, Ext. 6

### Board Members

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

### Supervisory Committee

Stephen Janus

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