

# Members Memos

Fall 2020



## Our New Referral Program

A message from MACU's President

We have quite a few things going on at MACU this Fall! First, we are excited about August's Members Appreciation Month which had some exciting results you'll read about in this newsletter. Also, we have extended office hours to better serve our members, we started our onsite senior resource center, and we launched a brand new referral program! Additionally, we just wrapped up our annual survey and are combing through the findings to see which products you'd like to see MACU add next.

### The New Referral Program

Referring friends and family is easier than ever before, and you can earn up to \$500! Referring can be done completely online and takes just a few minutes.

### There Are Two Ways to Refer:

#### **\$50 for You, \$50 for Them MACU Personal Checking Account**

Get a \$50 Visa® Reward Card when your friend registers, opens a new Members Advantage 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 e-Statements

#### **\$50 for You, \$50 for Them MACU Auto Loan**

Get a \$50 Visa® Reward Card when your friend registers and opens a new auto loan with a minimum balance of \$10,000 or greater, within 6 months of completing the referral registration.

**For more information and to start referring, visit [www.macuonline.org/why-macu/refer-a-friend](http://www.macuonline.org/why-macu/refer-a-friend).**



As we start switching gears into the fall season, keep an eye on our website and social media. You don't want to miss out on our holiday promotions, especially our Black Friday deals! As always, thank you for your ongoing support of MACU. It is a pleasure to serve you!

**Frank Beachnau, President**

## WHEN IS MEDICARE OPEN ENROLLMENT FOR 2021 COVERAGE?

Medicare open enrollment, also known as Medicare's annual election period, runs from October 15 through December 7 each year. During this annual window, Medicare plan enrollees can reevaluate their coverage – whether it's Original Medicare with supplemental drug coverage, or Medicare Advantage – and make changes or purchase new policies if they would like to do so.

### During this limited Medicare open enrollment period, you can:

- Switch from Original Medicare to Medicare Advantage (as long as you're enrolled in both Medicare Part A and Part B and you live in the Medicare Advantage plan's service area).
- Switch from Medicare Advantage to Original Medicare (plus a Medicare Part D plan and possibly a Medigap plan).
- Switch from one Medicare Advantage plan to another.
- Switch from one Medicare Part D prescription drug plan to another.
- Enroll in a Medicare Part D plan if you didn't enroll when you were first eligible for Medicare.

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.**

## APPLY NOW TO VOLUNTEER FOR MACU'S SUPERVISORY COMMITTEE

If you have ever wanted to learn more about the operations of a credit union, consider volunteering as a Supervisory Committee member. The primary role of the Supervisory Committee is to coordinate hiring the external auditing company and to report the findings of the audit. Additional responsibilities of the Supervisory Committee are to meet at least quarterly to discuss the committee's audit findings of special audit projects that have been performed by committee members. Time requirements

are only approximately 2-3 hours a month. The Supervisory Committee is always looking for volunteers who want to give back to the credit union. The Supervisory Committee is currently accepting resumes for this volunteer position.

### Submit your resume including your interests and qualifications to:

Members Advantage Credit Union  
Attn: Supervisory Committee  
Chairman  
3064 S. Ohio St.  
Michigan City, IN 46360

**If you have additional questions about becoming a Supervisory Committee volunteer, please contact us at 219-874-6943 or email the Supervisory Committee directly at: [supercomm@macuonline.org](mailto:supercomm@macuonline.org).**



## THE PORTAGE BRANCH TURNS 10!

It has been ten wonderful years serving the Portage community! We have loved getting to know our members there and helping them achieve their financial goals. Please join us as we celebrate!

**Friday, October 23  
11am-1:30pm**

Enjoy a cookout lunch prepared for you by the MACU team. (Pick up your lunch or drive through for lunch on the go!) Visit with MACU employees and Senior Health Advocate John Hopkins.

**PLEASE SWING BY OUR  
PORTAGE BRANCH AS WE  
CELEBRATE 10 GREAT YEARS!**



## MEMBERS APPRECIATION MONTH BREAKS

# 12-YEAR LOAN RECORD

**This year, our annual Members Appreciation Week expanded into an entire month!**

In the midst of a pandemic and economic uncertainty, we wanted to take extra time to celebrate you and allow you to take advantage of special loans and promotions.

Throughout the month of August, members enjoyed various promotions. Four lucky members who signed up for e-statements had their latest debit card purchases paid by MACU. Our senior members were also able to get help with Medicare planning and navigating the world of Medicare Supplements by meeting with our local Senior Health Advocate, John Hopkins. Special loan offers helped our members refinance vehicles which generated huge savings for them or get the extra cash they need. Capping off the week, members enjoyed a free picnic lunch all prepared by MACU and available

for a drive-by celebratory picnic to go! Members even had a chance to win a \$100 gift card.

Our members blew us away! In August, because of you, we generated \$2,128,092.59 in new loans, breaking our 12-year running loan record for the most loans recorded in a one-month time period. In addition, we had the best month of the year for new accounts with over 60 people joining our MACU family.

**Thank you to all of our Members.** You are the reason we exist, and we are so grateful for your continued loyalty!

## MORTGAGES BY MACU

Getting your first home is exciting but can be overwhelming. Our First Home program with our partner CU Mortgage takes the stress out, so you can enjoy the benefits of homeownership. Already have a mortgage? Let us see how much we can save you!

**Give our mortgage expert Heather Opperman a call at 219-743-6232 to learn more about our mortgage options and for a FREE pre-qualification.**  
#NMLS 1632904

## SAVE MONEY WHEN YOU FINANCE YOUR VEHICLE

Consider the number of different ways you can save when you finance your auto with MACU:

1. Thinking about buying a new or used vehicle? Let us know, and we can provide you with a quote. We have amongst the area's lowest interest rates on car financing. We have rates starting as low as 1.99% APR!
2. Already have an auto loan—no problem. Let us review your contract terms, and we will tell you how much we can save you if you refinance your auto loan with MACU.
3. Looking to obtain some funds at a low interest rate? Why not secure a loan with your automobile? You will get one of the lowest loan rates available. Ask us for a quote.

**We make it convenient for you to apply and get some of the lowest auto financing in the area. Call us at 219-874-6943 to apply, or if you prefer, you can apply in-person or online at [macuonline.org](http://macuonline.org).**

# NEW EXPANDED BUSINESS HOURS TO BETTER SERVICE MEMBERS

When you call MACU during regular business hours you will continue to be serviced by our regular in-branch team. However, with the expansion of our business hours, you will now be able to get the information and help you need even when our offices are closed.

## Get the help you need before and after hours, including:

- Loan applications, including approvals when qualified
- Balance inquiries and transfers
- Share and loan transaction histories
- Rate inquiries
- Stop payments
- Hold information
- Loan payoffs
- Home banking password resets
- Phone number/email update
- Visa card payments

## And, you can even get your general MACU questions answered such as:

- Share and club information
- Branch locations and hours
- ATM locations
- Shared branch locations
- Online and telephone banking

### Expanded Phone Hours

#### Monday thru Friday:

7am - 9am and 5pm - 7pm

#### Saturday:

8am - 9am and 12pm - 5pm

Over the next few months, we will be promoting our expanded service hours and other electronic products. We will be sunsetting our ET (one touch telephone banking) product by year's end.

### 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

**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

### Extended Business Hours

**M-F:** 7-9am & 5-7pm

**Sat:** 8-9am & 12-5pm

### Board Members

Frances Brennan

Dennis Fischer

Bob Havens

George J. Kazmierczak

Ben Neitzel

Michael D. Palmer

Jack Van Etten

### Supervisory Committee

Paul Skwiat

## PROTECT YOURSELF FROM IDENTITY THEFT



Ask us how to add IDProtect  
to your account today.

[macuonline.org](http://macuonline.org) | (877)874-6943

- Continual monitoring of over 1,000 no-credit databases
- Daily monitoring and automated alerts of key changes to Equifax, Experian, and TransUnion credit reports
- Up to a \$5,000 identity fraud expense reimbursement coverage
- ID theft recovery kit to aid in the restoration of identity
- Toll-free access to a dedicated consumer fraud specialist
- An online identity theft news center, and phone and web resources
- Debit and credit card registration to reduce your personal liability on lost or stolen cards

MEMBERS ADVANTAGE  
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