

Members Memos

Spring 2020



MACU Offers Employees the Opportunity to Give Back

A message from MACU's President

As a community credit union, one of our core values is giving back to the community. That's why we instituted a time-off policy that allows our team members to take time off to volunteer. Not only does this allow us to give back to our community, but it also helps our team remember our mission to serve our community.

In 2019, the program's inaugural year, our team was excited to give back to some of their favorite organizations. Collectively, MACU employees received 84 paid hours for volunteering, and we are very excited for even greater participation in 2020.

As we move into 2020, we are challenging all of our employees and

members to give back even more. If you are a member that volunteers in our community, we'd love to hear about it, so we can track what our entire MACU family is doing to help make our community an even greater place to live.

I'm so proud of each of you who does his or her part to volunteer and make our community an even better place to live and work. Thank you for what you do, and I can't wait to see what our collective impact is in 2020!

2019 summary of MACU paid volunteer hours:



We are looking forward to some warmer weather and serving you this spring!

Frank Beachnau, President

Scholarship Winners Announced

"One of the best parts of being a credit union is that we get to give back to the community we live and work in. Through our scholarships, we are helping young people from our own backyard take the next step in becoming the best they can be." — Frank Beachnau, President

Choosing scholarship winners is always an exciting yet difficult process. With so many deserving candidates, choosing the winners is not an easy task. However, after much deliberation, we are proud to announce the winners of MACU's Scholarships for 2020.

Gail Walker Memorial Scholarship

The \$1,000 Gail Walker Memorial Scholarship was awarded to Valparaiso High School's Brooke

Lustick. She plans on pursuing a career in Education with a degree from Purdue University.

Leona Bruno Scholarship

The \$1,000 Leona Bruno Scholarship was awarded to Anna Timm who attends Portage High School. Anna plans on attending Western Michigan University to pursue a degree in Aerospace Engineering.

Congratulations and best of luck!



FREEdom to travel with Shared Branching

Vacation is in the air. You can almost smell the saltwater and hear the crashing of the waves if you try hard enough. For those of you ready to trade in your snow shovel for a sand shovel, don't worry; we have you covered. With Shared Branching by MACU, you can use any one of over 5,000

participating credit unions across the US to perform basic financial transactions like deposits, withdrawals, or even transferring funds. And as a MACU member, all Alliance One ATMs (nearly 5,000) are surcharge-free.

To find all of our Shared Branching locations, visit macuonline.org/shared-branching.



Election Results

The 2020 Annual Meeting that was scheduled March 28th has been postponed and will be rescheduled at a later date.



Spring Break Travels

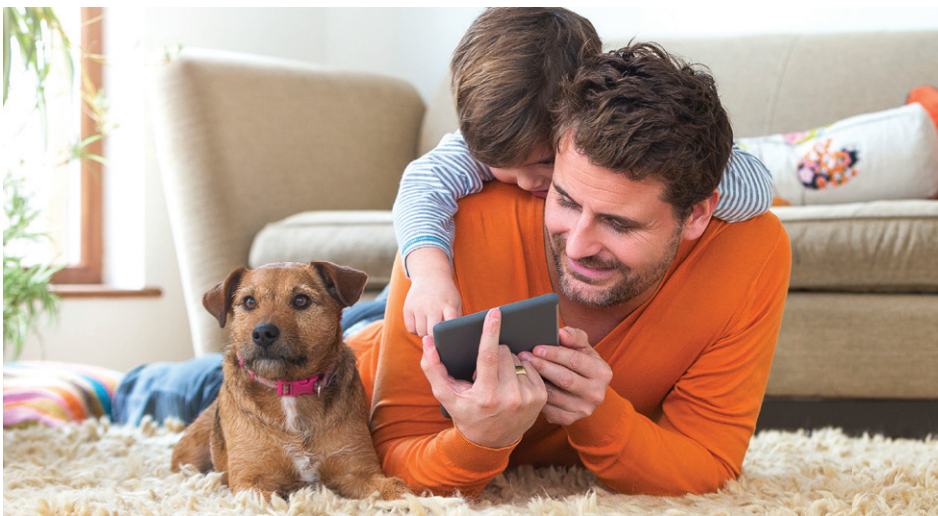
Hittin' the road for spring break? Don't forget to call and let us know when and where you'll be traveling. In the interest of protecting you from fraud, we will assume transactions elsewhere are not from you. As a result, your debit or credit card transaction may not get approved. Avoid any potential problems with your card due to fraud protection by simply giving us a call prior to your departure.

Teen Banking

One of the driving forces in the long-term financial success of any teen is financial literacy. It's critical that teens know the importance of saving, budgeting, and responsibly spending well before they are on their own—that's why MACU developed this FREE savings and checking account to help teens responsibly learn to manage their money. And, with annual outings and our teen oriented Banzai online resource, banking has never been so fun.

MACU Teen Banking has big benefits:

- Ages 13-17
- Visa debit card (optional)
- Access to Banzai - our financial literacy partner
- Mobile banking app
- Nationwide ATM access
- Shared branching across the US



Banzai!

FINANCIAL LITERACY RESOURCES FOR THE WHOLE FAMILY WITH BANZAI

MACU cares about your financial literacy. That's why we have partnered with Banzai to offer you and your family FREE ACCESS to a multitude of resources that make learning fun.

Banzai materials are developed for specific age groups - children, teens, and adults. By utilizing games

and videos that are focused on real-life scenarios, Banzai makes learning about finances exciting and something that kids and teens will want to do. For adults, there is a wealth of information designed to keep you in the know and help you maximize your finances.

Banzai covers topics ranging from savings, retirement, taxes, and borrowing to housing investing, budgeting, and more!

To learn more or to check out Banzai, visit macuonline.org/banzai.

Fund the Lifestyle You Love with MACU Lifestyle Loans

Whether you are looking to make a big purchase or a lifetime of memories, we can help!

With Lifestyle Loans from MACU, you can get the extra money you need for a vacation, wedding, dental treatment, or even pet care with flexible terms and a competitive interest rate. And, with no penalty for early pay off, you are in the driver's seat.



- Borrow up to \$10,000
- Low-interest payment plans
- No collateral required
- Convenient monthly installments up to 60 months

Ready to apply? It's easy.

Stop in our Michigan City or Portage location or visit macuonline.org and click on the green banner to apply.

The application may take a moment, so please wait for the page to load.



Meet Brad Werner

Whether it's retirement, college for your children, a vacation home, or financial peace of mind, we can help you chart a course for the future you are dreaming of through our Investment Services partner, Brad Warner.

Brad will help you meet your objectives. As an independent financial advisor, Brad gets to know each of his clients personally, knows their needs and works with you to develop a plan to help you achieve

your financial goals. And because Brad is an independent advisor, he has no proprietary products to sell, meaning that his recommendations are always what's best for you and not what is best for a corporate quota.

To learn more about Brad and his investment services, visit bradwerner.com.

Be sure to tell him that you are a MACU member.

Community-wide FREE Shred Day

MACU's FREE Shred Day is on the books for Saturday, June 20. Shredding sensitive documents helps prevent identity theft. Do your part to protect your identity by bringing your documents to the Ohio Street branch on June 20 to be professionally disposed of.

Shredding is easy with MACU. Simply pull up to the shred truck, and MACU team members will be available to take your documents to the shredder.



Shred Day is open to the community.

June 20, 2020
Michigan City MACU branch
3064 Ohio Street
9am-12pm

For more information, please visit
macuonline.org/shredday.

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-5:30*pm

F: 8:30am-6pm

S: 9am-12pm

Drive Up Only:

947 S. Woodland Ave.

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

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-5:30*pm

F: 8:30am-6pm

S: 9am-12pm

**Beginning Monday, April, 13th*

Holiday Closures

Memorial Day: May 25

Independence Day: July 3 - 4

Labor Day: September 7

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

Paul Skwiat

JoAnn Harsha

**MEMBERS ADVANTAGE
CREDIT UNION**

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