

Members Memos

Summer 2018



Save Big This Summer

Do you have an upcoming vacation you're saving for? Or maybe you want a new summer wardrobe, need to pay college tuition for your child, or are saving for a downpayment on that convertible you've always wanted. Regardless of what you're saving for, it can be easy to get started. Making some small changes can really add up! Here's a few simple tips to help you get started:

1. Ditch the car, and take a walk or bike ride. You'll save on gas, and it's good for the environment.

2. Skip the AC, or turn it up. For each degree, you'll save an estimated 3% on your bill. A programmable thermostat can make this change easy!

3. Start a fun family project by planting a garden. You'll get great exercise working your garden, and you'll save on groceries, too!

4. Become a coupon guru. There are lots of websites that offer coupons, and using store apps like the Walmart Savings Catcher, Target Cartwheel or Meijer's mPerks can really add up!

5. Look for sources of free entertainment. Summer is a great time to hit the beach, go hiking or take in a free concert or festival.

6. Get rid of the clutter, and hold a garage sale. It's a fun way to get the house in shape and make a little extra cash.

7. Showcase your grill skills by cooking outside on the grill. It keeps the house from getting too hot and eliminates the cost of running indoor appliances.

8. Turn down your hot water heater. Most likely you won't even notice the difference, but you'll see it in your utility bill.

9. Start meal planning. Having a good plan for the week eliminates last minute temptations. Don't forget to include lunches in your plan.

10. Skip the gym membership, and exercise in the great outdoors. Take up hiking, walking or biking and avoid the monthly fee.

11. Set up automatic savings right from your MACU checking account! Chances are, you won't even notice what you are missing.



A Letter From the President

For just over a year, we have been offering Kasasa® checking accounts that provide rewards for doing day-to-day things you're already doing. Kasasa® accounts bring greater value to the account holder. Our members who have already switched are loving their rewards. However, many of our members have still not taken advantage of upgrading their accounts to Kasasa®. Our goal is to make sure our members like you take advantage of every available resource, and Kasasa® is a major benefit that will not only give you rewards but help you save on ATM fees. If you haven't upgraded yet, don't miss out! When you upgrade to Kasasa®, you'll enjoy free checking accounts with some of the best benefits in the business:

- No monthly service fees
- ATM fee reimbursements nationwide
- ATM fee reimbursements nationwide up to \$25/mo. Choose between an amazing 2.50% APY on balances up to \$5,000, or select a 4% cash back (Max \$8/mo) reward on debit card purchases each month, or earn up to \$10/mo based on your purchases at iTunes®, Amazon® or Google Play™

To upgrade, swing by one of our branches, and talk with one of our bankers. Upgrading is quick, easy, and best of all...free!

Frank Beachnau, President



Cars line up to drop off their sensitive documents for shredding.



Bob Havens, Executive Vice President and Russell Dahl, Vice President Operations

Another Great Shred Day

Shred Day was a huge success! Thank you to everyone who came out to take advantage of this free service.

"Shredding confidential information helps protect people from identity fraud. That's why we are excited to see so many of our neighbors take advantage of this free service."

Frank Beachnau

We will have another Shred Day later this year. Check our Facebook page and website for details as they become available.

Member Appreciation Days

Keep an eye out for an official announcement about upcoming Member Appreciation Days at MACU!





AUTO RATES AS LOW AS **1.99% APR***

Don't pay more for your new car or truck! Visit MACU to get pre-approved for a low-interest loan before you purchase.

- Quick, easy approval process
- Flexible payment options, including online banking, auto transfer, or direct deposit

Stop by one of our branches or call as at (219) 874-6943

macuonline.org

*All loans and rates are based on personal credit history. Must qualify. Rates and terms subject to change without notice.



Teach them...

- Earning
- Spending
- Giving
- Saving

Lessons In Saving Last a Lifetime

School's out for the summer. This is the perfect time to tackle teaching your children about finances.

Most children have a hard time being patient, and it's no different with money. When they have it, they want to spend it. So, to teach your child to save, you have to make saving fun!

Getting Started

To get started, help your child open a MACU Penny Panda savings account. They will be excited to have their very own bank account, and they will be invited to special VIP Penny Panda events, including the annual Penny Panda movie morning. And, they will learn about the benefits of a savings account from a young age.

A Plan Is Essential

Create a plan your child can be excited about.

Seeing Is Believing

Get 3 clear jars, and let the saving begin. Kids are visually motivated. Clearly label each jar: savings, spending, and giving, so your kids learn responsible money habits from the time they are young. As they begin to save and add to their jars, they will see their money grow and become excited. After each jar is filled, let your child bring the savings jar into MACU to deposit. Let your child take the giving jar to donate to a church or nonprofit of their choice, and allow him to have spending money from the spending jar.

Earning Is Important

Give your child an opportunity to earn money. Create a list of jobs that have a monetary value assigned to them. When your child completes that job to your standard, he earns money and can add it to the jars. This will teach him that money is earned.

Generosity

Teach your child to be generous and predetermine a good cause that your child would like to give a small portion of his earnings to.

Have a Goal

Help your child choose something to save for. This will help him avoid impulse buys and will cement the idea of saving.

The Value of Saving

Encourage your child to save for the future. As he saves, part of the savings can be for the thing he wants, and the rest can go for the future.

Starting your child out with a basic understanding of money will help him establish a good foundation, so he will learn the importance of budgeting to achieve longterm goals.

Skip a Loan Payment

Take advantage of MACU's Skip-A-Pay program, and use that extra cash for something fun!

Skipping a payment is easy. Simply choose which month you'd like to skip making a payment on your loan. Fill out the quick and easy Skip-A-Pay form, and drop it by one of our branches. By taking advantage of Skip-A-Pay, you'll have the extra cash you need to make the most out of your summer!

For qualification information, details, and to download the form, visit macuonline.org/skip-a-pay.

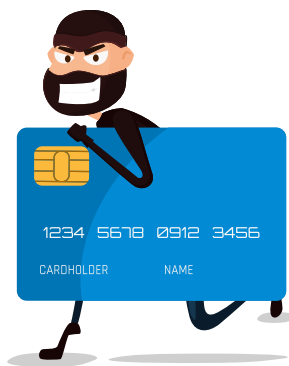


Let's Get Social

Follow us on Facebook and Twitter to stay up-to-date on all things MACU. You'll also enjoy learning more about our products and getting some helpful financial tips. We'll see you on the web!

Travel Smart This Summer

Are you hitting the road this summer? No matter where you travel, your MACU accounts won't be far away! MACU is a member of the second largest shared branching network in the country. That gives you access to your MACU accounts at over 5,000 credit unions.



Defend Against Identity Theft

With identity theft on the rise, you need to be protected! For only \$2 per month, you can protect your identity and finances with IDProtect.

- 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 \$5,000 identity fraud expense reimbursement coverage
- ID theft recovery kit to aid in the restoration of identity
- Toll-free access to dedicated consumer fraud specialists
- 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

Contact us today to get IDProtect added to your account!

Also, don't forget to contact us before you head out on vacation. When we know you'll be out of town, we can prevent the possibility of your transactions being marked as fraudulent activity because they don't fit your typical banking patterns. Reduce the risk of an unnecessary headache, so you can simply enjoy your time away!

Michigan City

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

Drive Up Only:

947 S. Woodland Ave.
M-F: 8:30am-6pm
S: 9am-12pm

Portage

6170 US Highway 6
M-Th: 9am-5pm
F: 9am-6pm
S: 9am-12pm
(219) 762-6228

Holiday Closures

July 4: Independence Day
September 3: Labor Day

ET (Electronic Teller)

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

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