

Members Memos

Winter 2019



Start The New Year Off Right

Holidays are a wonderful time of celebration; however, they can oftentimes put a strain on our finances. MACU has several products and resources at your disposal to help you recoup from the 2018 holiday season and set yourself up for a stress-free season in 2019!

Christmas Club Account

A Christmas Club savings account is a simple way to automate saving for the holidays.* You can determine how much and how often you want automatic deposits made into your Christmas Club account from your checking account. By spreading holiday costs out over the entire year, you'll take the stress out of holiday shopping!

Holiday Balance Transfers

Did your credit card take a hit during the holidays? Don't worry; we've got you covered! Transfer balances from your high-rate credit cards to a low-rate MACU Visa with a low 1.99% APR** for up to six months. Plus, you'll never be charged an annual or over-limit fee. Give us a call or stop into one of our offices to get started!

Skip-a-Pay***

Catch up on your bills by skipping a loan payment. You can skip a MACU loan payment, or we can even help you skip a loan payment at another financial institution.^

Brad Werner

Get in an investment frame of mind for 2019! Let our investment partner, Brad Werner, help you plan for retirement, college for your children, a vacation home or simply financial peace of mind. Visit bradwerner.com for more information.

Green Path

Get financially fit in the new year by taking advantage of MACU's partnership with GreenPath Financial Wellness. MACU members get free access to financial education and counseling services. Also, enjoy unlimited access to financial counselors who can give personalized answers to your individual needs. Visit greenpathpartner.org for more information.

Budget Software

As part of your membership, you have free access to BudgetSmart Software. This easy-to-use tool can help you establish your budget and track spending.

**Planning ahead could be
your key to a stress-free
holiday season in 2019.**

*Quarterly dividends paid. NCUA insured up to \$250,000. **All credit card limits are based on your personal credit history. Other restrictions may apply. All rates quoted are subject to change without notice. APR rate then reverts back to assigned rate after six months. ***Must be a member in good standing. Finance charges continue to accrue from the time of your last payment. A \$25 service fee applies. Visa® credit card, mortgage loans, and home equity lines of credit are not eligible. One per 12 month period. Loans should have a six month payment history. Subject to approval. ^ When your loan is refinanced to MACU, you will get at least 28 days before your first payment is due.



A Letter From the President

We have had a great 2018! We were able to welcome several new team members to the family, which is always exciting. We also gained many new members and have enjoyed getting to know each of them. We were able to facilitate quite a few things to benefit our members, such as hosting several shred days and member appreciation days, offering special promotions and giveaways, and holding our annual Penny Panda movie morning. All of these events and offerings are just a small way for us to say thank you and show you that you are a valued part of the MACU family.

We are excited about what the new year has in store. To kick the year off right, we

are offering college scholarships for high school seniors and college freshman.

As promised in our last newsletter, we are going to continue to acquaint you with all the products MACU has to offer. You'll see in this issue that we are featuring our Skip-a-Pay program and MACU Visa balance transfers. With the holidays having just wrapped up, we know some of you may have gotten a little in over your heads showering your loved ones with gifts, making your finances a little tight right now. Skip-a-Pay and a MACU visa balance transfer can help lighten that burden. And, as always, please don't hesitate to reach out to us if you have questions on those or any other programs.

Welcome to a new year! We look forward of creating a lot of great memories with you in 2019!

Best wishes,

Frank Beachnau, President



Don't Wait On Your Tax Refund.

Set Up Direct Deposit.

Filing taxes is never fun but getting your return can be! Don't wait on paper processing and snail mail to enjoy your cash. Set your tax refund up to be directly deposited into your MACU account.

MACU Routing Number: 271-291-460

Account Number: Checking or savings (14-digits)

If you're not sure about your correct number, please contact us.



CD rates are on the rise!

CDs are a great way to make the most out of your savings. MACU has many CDs to choose from with varying time frames and rates as high as 2.79% APY. Our rates are some of the best in the area. Visit macuonline.org/why-macu/rates to learn more.

REFER A FRIEND

GET \$100

To qualify:* Invite friends to join the MACU family.

Your friends will:

- 1 Open a savings account
- 2 Open a checking account and do the following two months in a row:
 - ✓ 12 debit card transactions
 - ✓ Log into e-statements
 - ✓ Set up direct deposit

It's that easy.

Pick up a referral form at your MACU branch.

MACU College Scholarships

It's no secret that college is expensive. It can be overwhelming trying to figure out how to pay for it. That's why we developed our MACU scholarship program.

This year, MACU is offering several college scholarship opportunities to our members.

The **Leona Bruno Scholarship** provides a high school senior with \$1,000 for college.

"We love our community and want to do anything we can to support our local young people as they work toward reaching their full potential."

Frank Beachnau
MACU, President

The **Gail Walker Scholarship** awards \$1,000 to a high school senior who has demonstrated service to the community, job experience and a GPA between 2.5 and 3.5.

The deadline to apply is Monday, February 11. Visit macuonline.org for more information and to apply.

Winners of the Penny Panda Costume Contest

Thank you to the Penny Panda Savers Club members and their parents for submitting some adorable photos of the kiddos all decked out for Halloween! While there were many little ghosts and goblins in the running, our members' votes narrowed down to the first and second place winners. Congratulations, Hillary and Theo!



Board Elections

The Members Advantage Credit Union Nominating Committee has submitted the following five names to be placed on the 2019 ballot for the Board of Directors:

Frances Brennan
Dennis Fischer
Bob Havens
George J. Kazmierczak
Michael D. Palmer

In addition, the Nominating Committee has submitted one name to be placed on the 2019 ballot for the Supervisory Committee.

Paul Skwiat

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, contact us by calling 877-874-6943. Applications and petitions can be picked up at our main office, 3064 S. Ohio Street in Michigan City. Applicants' petitions must be signed by at least ten members, and a brief statement of qualifications and biographical data must accompany the petition. Petitions must be filed with the Nominating Committee by February 15, 2019. Nominees will be subject to a criminal and financial background check prior to 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 to:

Members Advantage Credit Union
Attn: Nominating Committee
3064 S. Ohio Street
Michigan City, IN 46360

Penny Panda Movie Morning Recap

This year's Penny Panda Savers Club VIP members-only movie morning was a hit! Nearly 300 happy Penny Panda savers and their parents enjoyed a free viewing of "The Grinch" along with complimentary movie snacks. Penny Panda made an appearance, and even Santa joined in on the fun, making note of all the kids' holiday wish lists.

We always love seeing our youngest members out celebrating a year's worth of savings!

"It was fun seeing Penny Panda. He was funny!" **Sarah R., age 7**

"Santa was very nice. He asked me what I want for Christmas. He said that I need to leave out extra cookies because Rudolph ate some of his last year." **Christopher M., age 8**



The Annual Meeting

Please join us for our Annual Meeting, which is open to all members.

During the meeting, we will review 2018 as well as discuss direction for 2019.

Date: Saturday, March 30, 2019

Time: 9:00 am

Complimentary Breakfast: 8:30 am

Location:

Country Inn & Suites, 3805 Frontage Rd., Michigan City, IN 46360

RSVP by March 18 to (219) 874-6943, ext. 327

Michigan City

3064 S. Ohio Street

Lobby Hours:

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

Lobby Hours:

M-Th: 9am-5pm

F: 9am-6pm

S: 9am-12pm

(219) 762-6228

Holiday Closures

President's Day: February, 18

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

MEMBERS ADVANTAGE
CREDIT UNION

macuonline.org

