

# Members Memos

Winter 2021



## Investment Services with MACU

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

**G**reetings from MACU! I hope you all had a wonderful holiday season and were able to have many treasured moments in spite of COVID. We are certainly thankful for each of you and are wishing you a happy and blessed new year!

As a valued member, we want to ensure that you have all the services you want and need to have the best banking experience possible. People often think that credit unions don't offer all the services big banks have, like investment planning. That's not true. Being local and member-owned aren't the only benefits of banking with a credit union. At MACU we have a full portfolio of services that can meet all your banking needs. That includes investment services.

### Meet Brad Werner



MACU has enjoyed a long-term partnership with one of the best financial planners in Northwest Indiana. Brad Werner is an Accredited Asset Management Specialist (AAMS) who has served the financial industry for over twenty years. Brad has locations in Chesterton, Hammond, Michigan City, Valparaiso, Burns Harbor (Porter), and Merrillville. He has worked with MACU members for years and is committed to helping MACU members find solutions that will allow them to meet their unique financial goals and plan for the future.

Brad creates customized plans and solutions that can help you obtain financial freedom and independence.

Whether it's retirement, college for your children, a vacation home, or financial peace of mind, we can help you chart a course for a comfortable future through our Investment Services partnership.

There's nothing more important to us at MACU than our members. You have entrusted us with the care of your finances, and we take our responsibility very seriously. Therefore, when we offer a service through a partnership, you can rest assured it's with the best. We know you're in good hands with Brad and his team.

**For more information, visit the Investment Services page at [macuonline.org](https://macuonline.org), or contact Brad directly at 219-929-1234.**



# KASASA®

## CHECKING ACCOUNTS PAY

### Kasasa® Cash

Get an above-market interest rate

### Kasasa® Cash Back

Earn 4% back on your purchases

### Kasasa® Tunes

Get rewarded for your purchases at Amazon®, iTunes® and Google Play™

Plus, there are no minimum balance requirements and no monthly fees on all Kasasa® checking accounts! And, you can be reimbursed for up to \$25 in ATM fees!

For full disclosures, visit [macuonline.org](http://macuonline.org)

## A LOWER RATE CREDIT CARD CAN SAVE YOU BIG

Holidays have wrapped up, and now we are faced with the bills that the holiday season often leaves behind. One such bill is for the credit card. High-interest credit cards have us paying for our purchases multiple times over. All that holiday shopping racks up hundreds in interest while you try to make a dent in the principle. Now's the time to make the switch to a low-interest MACU Visa. Other cards offer interest rates in the 20-26% range after a short-term promo. However, MACU offers low interest rates every single day. You'll save hundreds of dollars in interest over other high-interest cards.

And, if you want to transfer a balance from your high-interest card to your new low-interest MACU Visa, we can help you with that! There's no transfer fee for any transfer of \$250 or more, and you'll get a low 4.99%\* APR for up to 18 months! Visit us online for all the details and to apply! The application and approval process is quick and easy!

Don't throw away money by giving it to the credit card companies. Get your low-interest MACU Visa today!



### MACU VISA CLASSIC

- Rates beginning as low as 13.25% APR
- 4.99% APR for 18 months on balance transfers
- Funds on deposit to secure credit limit
- No annual fee



### MACU VISA GOLD

- Rates beginning as low as 10.25% APR
- 4.99% APR for 18 months on balance transfers
- Earn one point for every \$1 spent
- Points earned are redeemable for up to 5 years



### MACU VISA PLATINUM

- Lowest rate Visa card
- Rates beginning as low as 8.25% APR
- 4.99% APR for 18 months on balance transfers

\*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 the assigned rate after 18 months. Offer may end at any time. No transfer fee on transfers greater than \$250.

# RIDE IN STYLE WITH AN RV LOAN

COVID has had us hulled up in our homes for the last 10 months. Many of us had to miss our annual vacations due to closures, flight restrictions, or a desire to isolate. However, MACU is here to help

you beat the COVID doldrums. Cold weather has arrived, and it's time to hit the road to your favorite cold-weather spot. Maybe you love to hit northern Michigan or the ski slopes in the Rockies. Either way, MACU can have you ridin' in style with a low-rate RV loan. And with shared branching, fee-free ATMs, mobile banking, and online banking, you're never far from your MACU accounts. Give us a call to talk rates and get the quick application and approval process started!



# BECAUSE YOUR FUTURE IS WORTH PLANNING

## GREENPATH FINANCIAL WELLNESS

Your plan for the future and retirement is a critical part of your financial health. That's why MACU has partnered with GreenPath Financial Wellness. Members have access to multiple resources for free:

- Financial coaching
- Debt management plans
- Credit report reviews
- Financial education tools

Learn more at  
[greenpathpartner.org](https://greenpathpartner.org).



## MORTGAGE RATES NEAR ALL TIME LOW

Getting your first home is exciting but can be overwhelming. Let our mortgage expert Heather Opperman take 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

## MACU COLLEGE SCHOLARSHIPS

College is expensive, and it can be overwhelming trying to pay for it. That's why we developed our MACU scholarship program.

The **Leona Bruno Scholarship**, named for MACU's first manager, provides a high school senior with \$1,000 for college. The winner is chosen based on scholastic achievement, integrity, service to their school, and service to their community.

The **Gail Walker Memorial Scholarship**, named for a long-serving board member, awards \$1,000 to a high school senior, college freshman or sophomore who has demonstrated service to the community, job experience, and a GPA between 2.5 and 3.5.

The deadline to apply is February 15. Visit [macuonline.org](https://macuonline.org) for more information and to apply.



# THE ANNUAL MEETING

Please join us for our Annual Meeting, which is open to all members. During the meeting, we will review 2020 as well as discuss the direction for 2021.

Date: Saturday, March 27, 2021  
Time: 9:00 am  
Complimentary Breakfast: 8:30 am

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

RSVP by March 20 to  
(219) 874-6943, ext. 327

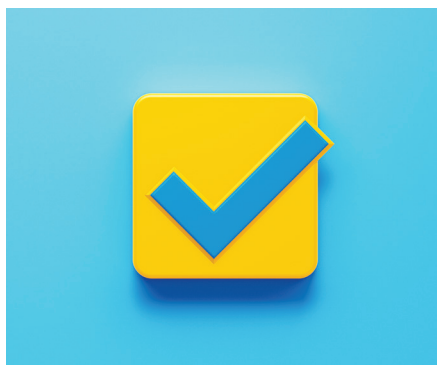


## DON'T WAIT ON YOUR TAX REFUND. SET UP DIRECT DEPOSIT.

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.



## VOLUNTEER BOARD ELECTIONS

The Members Advantage Credit Union Nominating Committee has submitted the following names to be placed on the 2020 ballot for the Board of Directors:

**Ben Neitzel**  
**Jack Van Etten**

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 12, 2021. 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 application, petition, and qualifications to:**

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

### 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

**President's Day:** Feb. 15

### Expanded Member Service Phone Hours

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

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

(219) 874-6943

### Board Members

Frances Brennan

Dennis Fischer

Bob Havens

George J. Kazmierczak

Ben Neitzel

Michael D. Palmer

Jack Van Etten

### Supervisory Committee

Paul Skwiat

**MEMBERS ADVANTAGE**  
**CREDIT UNION**

[macuonline.org](http://macuonline.org)

