

Members Memos

Spring 2022



OHIO STREET BRANCH REMODEL NEARS COMPLETION

A message from MACU's President

As some of you know, we have been working on updating our Ohio Street branch to create a more modern, streamlined experience for our members. Over the past few months, we have worked with a design team to create a space that

would allow you, our members, to get the best customer service experience possible in the modern environment you deserve. The transition has been nothing short of amazing.

I am pleased to announce that by the time this newsletter reaches your home, our Ohio Street lobby remodel should be complete. From a new blue and green color scheme to new flooring, new seating, and a complete build-out that creates a much more open environment; members can be easily seen by both tellers and office staff alike. The lobby remodel will allow our members to get the help they need more quickly and will create an overall better experience.

With this significant improvement, we are not only able to serve you better, but we are also poised to serve the next generation of our community. As younger generations begin their

careers and banking on their own, it is imperative that we create an environment that not only serves our current members well but also appeals to the younger generations. By doing so, we are able to keep membership up and ensure the success of MACU now and in the future.

If you haven't seen it yourself, please stop by and see our new and improved Ohio Street branch.



Frank Beachnau, President

MEMBERS
ADVANTAGE
CREDIT UNION

HOME EQUITY LOANS

LOW INTRODUCTORY
RATE OF

**1.50%
APR***

FOR THE FIRST
12 MONTHS

*Subject to credit approval

With a great, low 1.5% A.P.R. introductory rate, a HELOC is a great choice for home improvements or even that long-deserved vacation. **For more info, stop in, call or visit us online. » [MACUONLINE.ORG](https://macuonline.org)**

WHY WAIT FOR YOUR STATEMENT?

E-Statements are a safe and secure, password-protected way to view your statements. It's better than waiting for a paper statement that's sitting unprotected in your mailbox.

Call or visit macuonline.org to register for your MACU Online Banking Account, or log in to an existing Online Banking Account to enroll for E-Statements today!



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 Werner.

As an independent financial advisor, Brad gets to know each of his clients personally, knows their needs, and works with them to develop a plan to help them achieve their financial goals. And because Brad is an independent advisor, he has no proprietary products to sell, meaning that his recommendations are always based on what's best for you and not what is best for a corporate quota.

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

When you reach out, be sure to tell him that you are a MACU Member.

ELECTION RESULTS

The votes are in!

At the meeting, held February 11th, 2022, the incumbents, Frances Brennan, George Kazmierczak, and Mike Palmer were re-elected to the Board of Directors.

Congratulations to all!



DON'T WAIT ON YOUR TAX REFUND

SET UP DIRECT DEPOSIT TODAY!

Filing taxes is never fun, but getting your return via direct deposit 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 account number, please contact us.



Credit card rates worth celebrating

With the MACU
**VISA®
PLATINUM**



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

**MEMBERS ADVANTAGE
CREDIT UNION**



OUR FIRST-TIME HOME BUYER PROGRAM

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 of the mortgage process, so that you can enjoy the benefits of homeownership without the hassle.

And, with a mortgage by MACU, you can:

- Get competitive interest rates
- Save big with lender fees well below the industry average
- Enjoy fantastic customer service from people that are invested in making your home loan process as easy as possible

FOR MORE INFO, CONTACT:
Heather Opperman
NMLS#1632904
Cell: (219) 743-6232



SPRING BREAK TRAVELS

Hitting the road for spring break? Don't forget to call and let us know when and where you'll be traveling. To reduce possible fraud, we will assume transactions elsewhere are not from you without knowing ahead of time. Avoid any potential problems with your card by simply giving us a call prior to your departure.

📅 SAVE THE DATE!

COMMUNITY-WIDE FREE SHRED DAY

MACU's FREE Shred Day is on the calendar for June 25, 2022. Shredding documents that contain personal information is a great way to safeguard against identity fraud. Be sure to bring all your sensitive documents by our Ohio St. Branch to have them professionally disposed of.

PLEASE NOTE: No CD's, videotapes, or cardboard may be shredded and must be removed prior to disposal.



Keep rolling with a MACU Auto Loan

Great Rates, Great Service

1.99%
APR*

NEW, USED
& REFI

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

**PROTECT
YOURSELF
FROM IDENTITY
THEFT**
FOR AS
LITTLE AS
\$2/MONTH

**FRAUD
ALERT**

ID Protect helps aid in the restoration of your identity

Total Identity Monitoring continually monitors over 1,000 no-credit databases where identity theft could be evident and helps discover instances of identity theft in children, which would not be covered by credit bureaus. Ask us how to add ID Protect to your account today.

macuonline.org | (877) 874-6943

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

ET (Electronic Teller)

(219) 874-6943, Ext. 6

Toll Free (outside 219 area code)

1-877-874-6943, Ext. 6

Holiday Closures

Memorial Day: May 30, 2022

Independence Day: July 4, 2022

Labor Day: September 5, 2022

Annual Meeting

Date: March 26, 2022

Time: 12:30pm

Location: 3064 Ohio Street

Board Members

Frances Brennan

Dennis Fischer

Bob Havens

George J. Kazmierczak

Ben Neitzel

Michael D. Palmer

Jack Van Etten

Supervisory Committee

Bill Richey

Kathy Hartke

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