



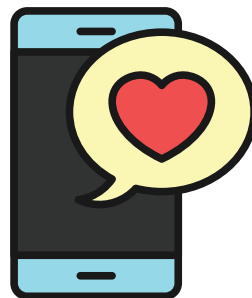
## PREPARE NOW. STAY WARM LATER.

Prepare your home for winter with a **MACU HELOC**. Use your home equity to make needed updates now, before the cold weather arrives, and enjoy greater comfort all season long. Rates as low as **5.99% APR\***.



\*All loans based on personal credit history. Must qualify. Rates and terms are subject to change without notice. Offer expires 10/31/2026. MACU not responsible for errors in advertising.

## CONTROL YOUR CARD RIGHT FROM YOUR PHONE



Take control of your debit card anytime, anywhere with **Card Control** in the **MACU Mobile app**. Instantly turn your card on or off if it's misplaced, receive transaction alerts, monitor spending, set travel notifications, and manage your card with confidence, all from your phone.

## NEXTGEN BANKING TIPS FOR TEENS

**Learning to budget** is one of the best financial skills you can build. Use the budgeting worksheet by scanning the QR code to practice tracking your income and expenses. It's a simple way to start building smart money habits and prepare for future financial decisions.



*More  
information*



## PENNY PANDA SAVE AND SPEND CHALLENGE

Help kids practice making smart money choices. Scan the QR code to download and color the **SAVE** and **SPEND** pages, then attach them to two containers. Kids can decide which money to use now and which money to save for something bigger later.



## GET READY FOR ICY ROADS



Before winter weather arrives, consider whether your current vehicle is ready for icy roads. If it's time for something more reliable, MACU can help with **financing** for a new or used vehicle. With rates as low as **3.99% APR\***, you can hit the road confident this winter.

\* All loans and rates based on personal credit history. Rates subject to change at any time. Refinance on current loans not at MACU. Cannot combine with other auto offers/discounts. Offer expires 10/31/2026. MACU not responsible for any errors in this advertising.



## DON'T SCREAM. YOUR SAVINGS JUST GREW.

Open an **8-month CD** at MACU for rates up to 4.00% APY\*. No tricks, just a way to grow your savings for a little extra this fall.

\*Rates are subject to change without notice. Minimum deposit of \$1,000 required. Offer expires 10/31/2026. Offer applies to an 8-month CD. MACU not responsible for errors in advertising.

## WIN \$50

WHEN YOU USE OUR ITM



Use the **ITM** at our **Woodland Drive Thru Branch** during October, and you'll be entered for a chance to **win \$50**. It's an easy way to take care of your banking and maybe walk away with a little extra cash!

### Upcoming Holiday Closures

**Thanksgiving Day:** Closed  
**Fri. after Thanksgiving:** Closing at Noon  
**Christmas Eve:** Closing at Noon  
**Christmas Day:** Closed  
**New Year's Eve:** Closing at Noon  
**New Year's Day:** Closed



### Portage

6170 US Highway 6  
(219) 762-6228

#### Lobby Hours

**M-Th:** 9 a.m. - 5 p.m.  
**F:** 9 a.m. - 5:30 p.m.  
**S:** 9 a.m. - Noon

#### Drive up Hours

**M-F:** 8:30 a.m. - 5:30 p.m.  
**S:** 9 a.m. - Noon

### Michigan City

3064 S. Ohio Street  
(219) 874-6943

#### Lobby Hours

**M-Th:** 9 a.m. - 5 p.m.  
**F:** 9 a.m. - 5:30 p.m.  
**S:** 9 a.m. - Noon

#### Drive Up Hours

**M-F:** 8:30 a.m. - 5:30 p.m.  
**S:** 9 a.m. - Noon

### Michigan City

#### Drive Up

947 S. Woodland Ave.

#### ITM Supported Hours

**M-F:** 8:30 a.m. - 5:30 p.m.

#### ATM Hours

24/7

### Board Members

Frances Brennan  
Dennis Fischer  
Bob Havens  
George J. Kazmierczak  
Ben Neitzel  
Michael D. Palmer  
Jack Van Etten

### Supervisory Committee

Raymond S. Kalita  
Linda Milzarek

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



**MEMBERS ADVANTAGE**  
CREDIT UNION

