



# SUMMER 2024

# MEMBERS MEMOS

## MEMBERS ADVANTAGE CREDIT UNION



## SCHOLARSHIP WINNERS

**Congratulations to our 2024 scholarship winners!**

Meaghan Painter, the Leona Bruno Scholarship recipient, plans to attend Coastal Carolina in South Carolina. Annelise Vasquez, the Gail Walker Memorial Scholarship recipient, is set to pursue her passion for Biology at IU. We are proud to support their educational endeavors and wish them continued success.

**Gail Walker  
Scholarship Winner**



**Leona Bruno  
Scholarship Winner**



## KASASA® CASH GETS AN UPGRADE

Ready for a checking account that goes above and beyond? Look no further than Kasasa® Cash! With a new, stellar **4.00% APY\*** on balances up to \$15,000 and a .20%\* on balances over \$15,000, this free checking account rewards you for your everyday banking.



\*For full disclaimer, visit [www.macuonline.org/products-services/checking](http://www.macuonline.org/products-services/checking)

## STUDENT CHECKING

**Calling all students! Working this summer and need a checking account?**

The MACU student checking account is made to foster financial responsibility. With no minimum balance requirements or monthly service charges, students can dive into banking without hesitation, focusing on mastering financial responsibility. Through optional overdraft protection and 24/7 access via online and mobile banking, students are equipped with tools to navigate banking.



Learn more about MACU's student checking today!  
[www.macuonline.org/products-services/student-banking](http://www.macuonline.org/products-services/student-banking)

## MEMBERS ADVANTAGE CREDIT UNION



## LEARN ABOUT MACU'S NEW VISA® CARDS!

With MACU's new Visa® credit cards, you can unlock the power of financial flexibility. Whether you're looking for cash back rewards, travel perks, or a reliable credit card for everyday expenses, we've got you covered. Our range of credit cards caters to diverse financial needs, providing flexibility and choice. One of the standout features of our new credit card offerings is the rewards program for applicable products. Eligible purchases earn you valuable rewards, which you can redeem for travel, cash back, and more.



Check out the new credit cards today!



The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.

## ARE YOU LOOKING FOR A WAY TO FUND YOUR HOME RENOVATIONS THIS SUMMER?

With a MACU home equity line of credit (HELOC), we'll make it easy! You can borrow as much or as little as you need up to your pre-set limit. Other benefits of a MACU HELOC include:

- A great 5.99% APR\*
- Low monthly payments
- Easy access to funds
- Flexibility in how you spend your money
- Potentially tax-deductible interest payments
- Convenient online banking



Learn more!

[www.macuonline.org/lending/heloc](http://www.macuonline.org/lending/heloc)

\*Rate is 5.99% APR for 12 months. After 12 months, rate reverts to standard rate. All loans based on personal credit history. Must qualify. Rate and terms are subject to change without notice.

## STAY SECURE WITH MACU

Protecting your financial well-being is our top priority. It's important to note that MACU will never call asking for your account information or social security number. We employ advanced security measures and protocols to safeguard your personal information, ensuring you can bank confidently and safely.

**DRIVE NOW**  
**PAY LATER**  
**NO PAYMENTS FOR UP TO 90 DAYS\***  
 AND, get **\$100** when you open a MACU auto loan\*\*!

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

\*New or used purchase money auto loan for qualified buyers. No monthly payments for up to 90 days. Interest accrues beginning when the loan is established. Offer does not apply to existing auto loans. \*\*Money will be direct deposited into account after 90 days.

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

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



### BOARD MEMBERS

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

### SUPERVISORY COMMITTEE

Kathy Hartke • Linda Milzarek • Raymond S. Kalita

### MICHIGAN CITY

3064 S. Ohio Street  
**(219) 874-6943**

#### LOBBY HOURS

**M-Th:** 9am-5pm  
**F:** 9am-5:30pm  
**S:** 9am-12pm

#### DRIVE UP HOURS

**M-Th:** 8:30am-5:30pm  
**F:** 8:30am-5:30pm  
**S:** 9am-12pm

### MICHIGAN CITY

947 S. Woodland Avenue  
**DRIVE UP ONLY**

#### M-Th\*:

8:30am-5:30pm  
**F\*:** 8:30am-5:30pm  
**S:** Closed

\*Office closed 1pm-2pm daily

### PORTAGE

6170 US Highway 6  
**(219) 762-6228**

#### LOBBY HOURS

**M-Th:** 9am-5pm  
**F:** 9am-5:30pm  
**S:** 9am-12pm

#### DRIVE UP HOURS

**M-Th:** 8:30am-5:30pm  
**F:** 8:30am-5:30pm  
**S:** 9am-12pm

### HOLIDAY CLOSURES

**Independence Day:** July 4

**Labor Day:** September 2