



FALL  
2024

# MEMBERS MEMOS

MEMBERS ADVANTAGE  
CREDIT UNION

## CALLING ALL PENNY PANDA SAVERS! SATURDAY, DECEMBER 7 MEMBERS ONLY VIEWING

It's time to celebrate our littlest members and a year of smart saving! On Penny Panda Movie Morning, each Penny Panda Savings account holder and guardian will be awarded



**FREE admission to a special VIP showing of Moana II.**

Complimentary popcorn and drink for the little savers is sure to add to the fun! And, little savers will find out if they are on the naughty or nice list with a special visit from Santa Claus!

Is your child or grandchild going to miss all the fun because they don't have a Penny Panda Savings Account? There's no time like the present! Open a Penny Panda account and start a lifelong journey of savings now.



## BANKING THAT BREAKS THE RULES!

**Free checking that pays YOU.**

Yes, you read that right! MACU's free Kasasa checking accounts let you choose the way you want to be rewarded. Enjoy the freedom to pick your perks and get the most out of your banking experience!

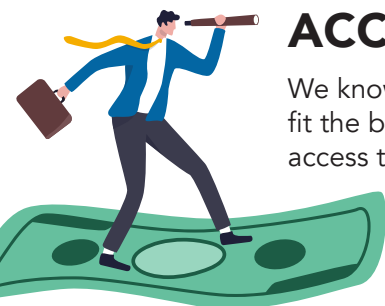
**KASASA® CASH**  
Get an above market  
interest rate\*

**KASASA® CASH BACK**  
Earn up to \$8 in cash back  
every month\*



\*SCAN QR CODE FOR  
TERMS & CONDITIONS.

<https://www.macuonline.org/products-services/checking>



## ACCESS YOUR MACU ACCOUNT WHILE ON THE GO

We know that no matter where you are, you need access to your bank. When online banking doesn't fit the bill, visit a nearby shared branch. Shared branching allows MACU credit union members to access their accounts and perform transactions at participating credit unions and ATMs nationwide.

There are thousands of branches nationwide that are ready to serve you!



FIND CONVENIENT SHARED BRANCH LOCATIONS  
[www.macuonline.org/shared-branching](http://www.macuonline.org/shared-branching)

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# GET PERSONALIZED FINANCIAL ADVICE TO HELP REACH YOUR FINANCIAL GOALS



## GET STARTED TODAY WITH FINANCIAL ADVISOR, MITCHELL SEMANS!

### AREAS OF FOCUS

Investment Management • Retirement Planning Strategies • Small Business  
Tax Planning Strategies • Saving for Education • Wealth Prevention Strategies  
Women's Financial Strategies • Social Security Retirement Benefits  
Retirement Income Strategies • Intergenerational Planning



A private wealth advisory practice of Ameriprise Financial Services, LLC

Powered by Ameriprise Financial



## LEARN MORE!

[www.AmeripriseAdvisors.com/mitchell.d.semans](http://www.AmeripriseAdvisors.com/mitchell.d.semans)

AMERIPRISE CLIENT EXPERIENCE AWARD 2022 / 2023

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# DON'T BECOME THE VICTIM OF A SCAM

There are literally thousands of new scams every year. Protect yourself and safeguard your personal and financial information. Remember, if something seems too good to be true, it probably is.

**Want to learn more?** Swing by one of our branches and request a free booklet about fraud and common scams.

PROTECT YOURSELF FROM IDENTITY THEFT

ONLY \$2 A MONTH



\*SCAN QR CODE FOR TERMS & CONDITIONS.  
<https://www.macuonline.org/id-protect>

## GET BEHIND THE WHEEL WITH AN UNBEATABLE

MEMBERS ADVANTAGE CREDIT UNION

AS LOW AS

# 4.99% APR\*

## ON NEW OR USED CARS

APPLY TODAY!

\*For up to 24 months. All loans and rates are based on your personal credit history. Rates and terms are subject to change without notice.



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

**Thanksgiving:** Closed   **Black Friday:** Closing at 12pm   **Christmas Eve:** Closing at 12pm   **Christmas Day:** Closed

**New Year's Eve:** Closing at 12pm   **New Year's Day:** Closed