

Members**Memos**

SUMMER 2013



MACU's New Website Improved Just For You!

Members Advantage Credit Union is pleased to announce our roll-out of new and improved services specially designed for you, our member.

www.macuonline.org

- An updated look and design that better fits your needs and is easier to navigate.

Online Banking

- New easy-to-use home screen
- Quick access to all the most important information at a glance
- Ability to pull from alternate accounts
- Greatly improved multi-factor authentication — no more one-time passcodes
- Personalized watermark images for greater protection
- Still a FREE MACU advantage

Online Bill Pay

- Improved user-friendly layout
- Send person-to-person payments with just the recipient's email address
- Rush payments
- Gift checks for birthdays, weddings and other special days
- Still FREE for MACU members
- If you subscribe to electronic versions of your bills (eBills), you'll need set those subscriptions up again after the upgrade.



Take a look at what's new!

For more information or help on our new website, online banking and online bill pay, go to www.macuonline.org, email service@macuonline.org or call 219-874-6943. Our staff is trained and ready to guide and help you take full advantage of these new and improved free MACU services!

Message from the President



Frank Beachnau
President

We here at Members Advantage Credit Union know how much summer means to our members and we know how fast this fun-filled season flies by! That's why we're focused on saving you time and money! We're not only making sure you get the most bang for your buck, but also consistently providing the products and services that help you conveniently and efficiently manage your money better.

On June 25th we rolled out our new and improved website, www.macuonline.org along with our new Online Banking and Online Bill Pay. You'll find a more user-friendly design, quick access to more information all at once and better navigation. Questions or concerns about the upgrades? Go to www.WeRNotABank.com, email service@macuonline.org or call 219-874-6943.

Got your eye on a special summer fun item? Maybe a new motorcycle, rv or car? Don't forget your credit union has some of the best loan rates

around. And, check out our insurance partner, Collaborative Insurance, for a review of your insurance needs and the best value for your insurance dollar. You'll find a link on the left side of our home page.

Planning a trip this summer? Remember, through our Shared Branching Network there are nearly 5,000 nationwide locations to serve you! Make deposits, withdrawals, loan payments and more at credit union service centers where you see the swirl logo. Go to www.macuonline.org to find out more about Shared Branching including a link for a list of service centers.

Last of all, remember all the ways that Members Advantage Credit Union helps you get the most for your money – meaning more for you to use this summer!

Frank Beachnau, President

See you this summer at the following events:

MACU's at the PORTER COUNTY FAIR

Friday, July 19th
3:00 p.m. - 7:00 p.m.

Members Advantage Credit Union is the Indiana 105.5 FM Broadcast Booth sponsor! We will be at the fair, helping fair goers **Break Up With Their Bank**, on Friday, July 19th from 3:00 p.m. - 7:00 p.m.

Please come see us and spin our MACU Wheel of Fortune and win MACU gifts!



Celebrate Summer

August 2, 2013
11:00 a.m. - 2:00 p.m.
6170 US Highway 6, Portage

Members Advantage Credit Union would like to celebrate the summer with a cookout at the Portage location.

Join us for a great afternoon of **FREE** food, fun, music and give-a-ways!

Watch www.macuonline.org and our facebook page for more information on these events!

MACU's Cash for College Pays off for Two Members

Theresa Saenz, a graduating senior at Michigan City High School is the recipient of the Leona Bruno \$1,000 Scholarship.

Saenz, who resides in Trail Creek with her parents, Jerry and Laura Saenz, plans to study engineering at Purdue University's Honor College this fall. With a GPA of 4.0, she is graduating with highest distinction at MCHS.

"I want to work to help the environment in some capacity," she shared.

Saenz, a National Merit Scholar Finalist, has received the MCHS student of the year award by the Michigan City Exchange Club, and the MCHS Alpha Award three years for Japanese and one year for English.

She has been active with the Japanese Olympiad team for three years (serving as captain this year), the yearbook staff for three years (serving as editor-in-chief this year), and softball for four years (lettering for three years and serving as junior varsity and varsity team captains).

Saenz's community service includes tutoring students in math at the Michigan City Public Library, volunteering at Barker Mansion and helping with the Washington Park beach clean-up. She has participated in Leadership LaPorte County for the past two years.

A member of MACU since a child, Saenz recalled, "I remember the Penny Panda club event. I even won third place in a Penny Panda art contest when I was 7. I still have the entry and ribbon. Unfortunately, that was the last art contest I won," she added with a laugh.

Saenz is a regular user of online banking and commented that her ATM/Debit Card is "so easy for traveling."

"It's nice having the hometown feel at Members Advantage. It has a lot of good memories. My family has been going there forever. Thank you for the support as I begin my college education," she commented about her award.



Theresa Saenz

Shubhra Murarka, a Michigan City resident who is a freshman at the University of Chicago is the recipient of the Gail Walker \$1,000 Scholarship.

The daughter of Madhukar and Krishna Murarka, she is considering a double major in physics and English since her future plans may include becoming a doctor or a professor.

Murarka graduated in 2012 from La Lumiere School, and currently carries a 3.3 GPA at the University of Chicago. She is active with the South Asian Student Association, a cultural student club on campus, and is applying to be on the club's student board next year. She said she especially enjoyed performing this year in the club's annual cultural show, in which she participated in four dances and one skit.

In the biological division of the University of Chicago, Murarka is completing a work-study in the neurobiology lab. She works as a student general technician there helping doctoral graduate students with experiments and other lab duties.

Murarka's community service while in college includes volunteering for "Art Should," in which University of Chicago students create art programs after school for students in Chicago and South Bend elementary schools where lack of funding has discontinued art programs.

Since becoming a college student, Murarka said she has found MACU's direct deposit for her work-study to be convenient, and has appreciated the investment opportunities her credit union provides.



Shubhra Murarka

Applicants for the scholarships must be members of Members Advantage Credit Union. High school seniors are eligible for the Leona Bruno Scholarship while high school seniors and college freshman and sophomores may apply for the Gail Walker Scholarship. For more information, please see our website or stop in any of our locations for details.

FACTS

What does Members Advantage Credit Union do with your personal information?

WHY?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Income
- Payment History and Account Balance
- Credit History and Credit Score

When you are no longer our customer, we continue to share your information as described in this notice.

HOW?

All financial companies need to share members personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members personal information; the reasons Members Advantage Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Members Advantage Credit Union share?	Can you limit this sharing?
For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes We don't share information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes We don't share information about your credit worthiness	NO	NO

Who we are

Who is providing this notice? Members Advantage Credit Union

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Questions?
Call 219-874-6943 or go to www.macuonline.org

rev. May 2013

MEMBERS ADVANTAGE
CREDIT UNION

What we do

How does MACU protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does MACU collect my personal information?

We collect your personal information, for example, when you

- Open an Account or Apply for a Loan
- Pay Your Bills or Deposit Money
- Use Your Debit/Credit Card

We also collect your personal information from other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non affiliates to market to you
- State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Members Advantage Credit Union has no affiliates.

Non affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Members Advantage Credit Union does not share with non affiliates so they can market to you.

Joint marketing

A formal agreement between non affiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include insurance companies.

Please join us for our 50th Annual Meeting on August 24th

The 50th Annual Meeting of Members Advantage Credit Union will be held on Saturday, August 24, 2013 at 9:00 a.m. The location is the Clarion Hotel and Suites located at 5820 S. Franklin Street in Michigan City. We will be serving breakfast at 8:30 a.m. Please contact Gwen at 219-874-6943 ext. 327 by Thursday, August 22nd to RSVP so that we may have an approximate head count of attendees. There is no cost to the member for the breakfast. The Nominating Committee has submitted the following names to be placed on the ballot for the election of four (4) to the Board of Directors:

Fran Brennan*
George Kazmierczak*

Michael D. Palmer*
Tom Petri

Jace Smith
Johnny Stimley*
(*indicates incumbent)

Nominations are also being accepted by petition. If you would like to serve on the Board of Directors you must submit your name by petition signed by at least 10 members. A brief statement of qualifications and biographical data must accompany the petition. Petitions must be filed with the Nominating Committee by 7/15/13.

Petitions are available on the credit union webpage or at any MACU location. Mail your completed petition to:

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

Skip-A-Payment, Relieve Some Stress this summer!

We'd like to help you enjoy the summer! Members Advantage Credit Union is pleased to offer you the ability to skip one monthly loan payment (**July or August**). A \$15 service fee will be charged for a skipped loan payment.

Print a form from our website or pick up a form up at any branch and return it to us at least five days before your loan payment is due.

Shared Branching: Now serving over 5,000 convenient locations across the country!

With shared branching, credit unions from all over the country share facilities to give members thousands of convenient locations to perform transactions just as if they were in their home credit union. Whether you are at work, home, or your favorite travel destination, your credit union is always nearby. Visit <http://www.creditunion.net/> for the Shared Branching directory. You can also call 1-800-919-CUSC (2872) for our voice-activated Shared Branch Directory!

Anywhere you see the swirl you can conduct a range of transactions, such as:

- Deposits
- Withdrawals
- Loan Payments
- Make transfers between accounts
- And more!

To take advantage of this service, when you enter a shared branch you need to bring:

- Your home credit union's name
- Your account number
- Valid government-issued photo identification, i.e., State Driver's license, US Passport

Traveling outside of Indiana or Illinois?

We have upgraded our debit card fraud protection.

For your protection against potential debit card fraud we have enhanced the approval settings on our debit card transactions. If you know you are going to be traveling outside INDIANA or ILLINOIS please contact us in advance as we can temporarily remove the enhanced protection on your card as you travel outside INDIANA or ILLINOIS. Just ask to speak to a Member Service Representative.



Compared Credit Cards Lately?

Many people today are reviewing their finances and trying to find ways to save. Taking a moment to look further into Members Advantage Credit Union's VISA card options may not only save you money, but provide you with additional benefits and advantages. Apply online at www.macuonline.org.

VISA Rates
1.99%* A.P.R.
Balance transfer rate for 6 months
with NO balance transfer fees!

* All credit card limits are based on your personal credit history. Other restrictions may apply. All rates quoted are subject to change without notice. A.P.R. rate then reverts back to assigned rate after 6 months.

Members Advantage Credit Union WeRNotABank.com

MICHIGAN CITY

3064 S. Ohio Street
Michigan City, IN 46360
(219) 874-6943

947 S. Woodland Avenue
Michigan City, IN 46360

ET (Electronic Teller)
(219) 874-6943
press the number 6

Board Members

Frances Brennan
Ray Hill
Craig Hinchman
Stephen Janus
George J. Kazmierczak
Michael Palmer
John Stimley

PORTAGE

6170 US Highway 6
(In front of Menards)
Portage, IN 46368
219-762-6228 (MACU)

Toll Free (Outside 219 area code)
1-877-874-6943, press 6

Supervisory Committee

Karen Janus
Sue Kieffer
Robert Turner



MEMBERS ADVANTAGE
CREDIT UNION

