

Relationship Perks...

## New Member BENEFITS

If you have an active checking account with MidWest America FCU, you now have some special “perks” available to you at no additional charge. Nothing to sign. Just enjoy the savings.

We appreciate your loyalty to your Credit Union and we want to reward you with these savings. Consider this as our “thank you” for your continued business.

You'll automatically receive them with any of our consumer checking accounts--*Freedom Checking, Advantage Checking, or Reward Checking.*

These are our “**Relationship Perks:**”

- ❑ **.25% discount** off the posted rate of any new direct consumer loan and an **additional .25% discount** if you have direct deposit. (So, you *could* receive 1/2% discount off the posted loan rate!)
- ❑ **.10% added** to the APY (*annual*

*percentage yield*) of any new CD/IRA

- ❑ **\$200 off** the closing costs on a residential 1st Mortgage loan or a
- ❑ **\$100 discount** off the closing costs on a fixed 2nd Mortgage loan \*
- ❑ **50% discount** off the regular price of a safe deposit box (Note: Safe Deposit boxes are only available in Indiana at the following branches: Tillman Rd; Lima & Dupont Rd; West Jefferson; Medical Park & No Clinton; Decatur, Huntington, and Columbia City.)

\* *does not apply to a residential 1st mortgage loan sold “serviced released” such as FHA loans, or to a Home Equity revolving line of credit loans.*

Back by Popular Demand

## Our Loan “Skip-A-Payment” Program

Do you currently have a loan with MidWest America? Wouldn't it be nice to skip your July or August [2009] loan payment to help out with the summer cash flow--especially if you're thinking about taking a vacation.

Well, if you are up to date on your MidWest America personal or vehicle loan, you may elect to skip your July or August payment. *Mortgages, leases, and credit cards are excluded.* There is a \$35 administration fee to handle this transaction, and you can only skip one month's payment per loan. However, if you have more than one loan, and are current on both of them, you may skip-a-payment on each loan. Stop by your nearest branch or call **800-348-4738** and say that you would like to skip-a-payment.

**Please note:** By participating, you authorize MidWest America Federal Credit Union to extend your final loan payment *by one month.* The **\$35 processing fee per loan** will be automatically deducted from your Regular Savings Account. Interest will continue to accumulate on your loan during the month you skip your payment. Payments made through Payroll Deduction or Direct Deposit will be deposited into your Share Savings Account for the month you are skipping your payment. Certain restrictions may apply.

## Winner Announced of 73rd Anniversary Drawing



**James Williams** of Mattoon, Illinois, is pictured above with Jeannie Spivey, branch manager of our local office in Mattoon. His entry was selected from nearly 900 submitted.

The prize included a pair of tickets to the winner's favorite sporting event--NASCAR, NFL, or Major League Baseball!

James is a big fan of the Chicago Bears, so he had no hesitation in deciding what his choice would be.



Also included in the prize was two nights accommodations near the venue, which would be Soldier Field in Chicago. He's not sure which game he'll attend, but the thought of a getaway weekend sounds good to him.

Congratulations, James! Also, thanks to the hundreds of members who sent in contest entries.

# View Your Canceled Checks On-line for Free

Now, you may obtain copies of canceled checks & view pending ACH transactions thru MidWest America's Internet Banking at no cost to you. To view upcoming ACH transactions, simply sign on CU Anywhere and click on the link at the bottom of the main screen.

**View Pending ACH Transactions**

Member Name	Acct xxxxxxxx		
Shares	Available	Balance	
Regular Savings	108.16	113.16	
Groceries	125.02	126.02	
Payment Account	2.49	3.49	
Vacation Club	15.00	16.00	
Christmas Club	250.05	251.05	
Midwest Reward Checking	2,109.52	2,109.52	
<b>ACH Pending Transactions</b>			
View Pending ACH Transactions			

To view cleared checks, bring up your checking account history. Once you have located the cleared check on the history page, click on the check # and the check image will appear on your screen. Depending how the retailer processes your item, you will either receive a computer generated image or the actual check image. You may print the image at that time on your own printer.

Please contact the Credit Union at **1-800-348-4738** if you have difficulties with viewing your checks or other questions about this service.

**To view an image of your check, locate the check # and click.**

Date	Amount	Fees	Prnty	Description	Misc	New Balance
04/17/09	100.00	0.00	0.00	ACH Dep.		355.58
04/07/09	92.00	0.00	0.00	Check W/D	2751	255.58

Check out the new FAQ [Frequently Asked Questions]

under **INFO DESK** on our website: [www.mwafcu.org](http://www.mwafcu.org)

TOPICS include: **Checking Accts | Mortgages | Loans | Debit Cards**

**MIDWEST  
AMERICA**  
FEDERAL CREDIT UNION

All Branches of  
MidWest America  
will be closed on

**LABOR DAY**

Monday, Sept 7<sup>th</sup>

Avoid the \$5 monthly fee

## Don't Let Your Account Go Dormant

We've had members ask us, "When is an account considered *dormant*?" The account is dormant when there have been **no monetary transactions** such as deposits, withdrawals, checks written, loan advances or payments **for one year or more**.

Excluded from this definition are minors' accounts (prime members under 18 years old), any account with an aggregate Share balance (including checking) of \$500 or more, members who have Share Certificates, or IRA's, and members that have been required to open accounts so that they could co-sign on a loan at the Credit Union.

Each month, the Credit Union will run a fee program that will detect the dormant members and will automatically charge a fee to their Regular Share account.

Those members who have \$5 or *more* in their Regular Share account at the time the program is run will be charged a \$5 fee. Those who have *less* than \$5, will be charged the balance of their account and the account will be closed. If a member has funds in a different share account, \$5 will be transferred from that share account to Regular Shares. Then, the \$5 fee will be charged to Regular Shares.

It's very easy to avoid this fee-- just use your Credit Union account. A simple deposit of \$1 or more will avoid this dormant fee.