

New Location and Time

Secretary Announces Credit Union's 73rd Annual Meeting

MidWest America Federal Credit Union's 73rd Annual Meeting will be held on Saturday, **February 27, 2010**, at **10 a.m.** The meeting location has been changed to the new **Holiday Inn at IPFW** which is

located across from the Allen County Memorial Coliseum at 4111 Paul Schaffer Dr in Fort Wayne, Indiana. Please note that the time is at 10 a.m.



Results of the mail-ballot election of members to serve on the Board of Directors will be announced at that time.

The Nominating Committee has proposed three candidates for three-year terms of office: **Larry Minns, Denver Sarver, and Emmitt Smith.**

Nominations for vacancies on the Board of Directors may also be made by a petition signed by one percent of the membership (691 signatures). The petition must state that it is for a three-year term on the Board of Directors. Each nominee, by petition, shall submit a statement of qualifications and biographical data limited to 100 words or less.

Petitions must be filed by December 1, 2009, with the **Secretary of the Credit Union; 1104 Medical Park Drive; Fort Wayne, IN 46825-5826.**

Petitions must be accompanied by signed statements indicating that the candidate will serve if elected. Petition form must contain: 1) printed name; 2) signed name and complete address. Petitioner may contact Justine Coudret-Kramer, Secretary, if more detailed information is needed.

Whenever there is only one candi-

date for each position to be filled, the election will not be conducted by mail. There will be no nominations from the floor during the Annual Meeting.

A brief biography of each of the candidates and their photo is presented on the back for your reference.

Respectfully submitted,
Jayne Krauskopf, Chairperson
Nominating Committee

Over 230 Boxes Sent to Afghanistan

“Adopt A Soldier” Project a Success !

All 17 MidWest America branches in Illinois, Indiana, and Kentucky worked together to provide all sorts of necessities for a troop of over 100 soldiers in a remote area of Afghanistan.

From July 6 thru July 31st, members, staff, and even some vendors pitched in to collect toiletries, sunscreen, lip balm, batteries, music CDs, videos, games, and packaged food. Monetary contributions helped to pay the shipping costs of all the boxes.

Each branch had a large container for collection. The branch manager then transported all their items to the main



office in Fort Wayne to be packaged and shipped.



Work is progressing on the complete exterior makeover of the Mattoon, IL, branch at 500 Lake Land Blvd. The project includes a new roof and brick facade.

MidWest's **Community Involvement Committee** then organized employees to sort and box all the donations and prepare them for mailing. Over 230 boxes were shipped!

MidWest America President/CEO Greg Mohr commented, “Sending these care packages reminds our troops that they are not forgotten and that our Country stands behind their efforts.”

Here are just a few photos of the appreciative recipients. Several of the soldiers sent thank-you emails and photos. Additional photos can be found on our website: www.mwafcu.org.



Introducing the Candidates for Re-election

☑ **Larry Minns** began his service to the Credit Union in 1984 when he served on the Supervisory Committee. Six years later, he was elected to the Board of Directors.



Larry is currently chairman of the Finance/Operations Committee. He also serves on the Marketing, HR, and Facilities/Expansion/Technology Committees.

☑ **Denver Sarver** has been a volunteer with MidWest America since 1988 as a member of the Supervisory Committee.



In 2001, he joined the Board. Currently, Denver chairs the Executive Compensation Committee as well as serving on the Strategic Planning/Entertainment, ALM, and Facilities/Expansion/Technology Committees.

☑ **Emmitt Smith** was elected to the Board of Directors in 1989, following nine years of service on the credit committee. Presently, Emmitt serves as Treasurer of the Board.



He is chair of the ALM Committee, and is a member of the Executive, Facilities/Expansion/Technology, HR, and Executive Compensation Committees.

Keep This Notice For Future Use

Billing Rights Notice

This notice contains important information about your rights and MidWest America's responsibilities under the Fair Credit Billing Act.

Notify MidWest America in Case of Errors or Questions About Your Statement

If you think your statement is wrong, or if you need more information about a transaction shown on it, you should write to MWAFCU at the address listed on your statement, as soon as possible.

We must hear from you no later than 60 days after we send you the first statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, you will need to provide the following information:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. A description of the error and an explanation, if you can, why you believe there is an error. If you need more information, you need to describe the item that you are not sure about.

Your Rights and Your Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have correct-

ed the error by then. Within 90 days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a ques-

SPECIAL HOLIDAY HOURS

All branches will be CLOSED for the following holidays:

Columbus Day
Monday, October 12th

Veteran's Day
Wednesday, November 11th

Thanksgiving
Thursday, November 26th

Christmas Eve
Thursday, December 24th

❖ **Close at Noon** ❖

Christmas Day
Friday, December 25th

New Year's Eve
Thursday, December 31st

❖ **Close at Noon** ❖

tion about your statement. And, we must tell you the name of anyone who we reported you to. We must tell anyone we report you to that matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

🎁 **Visa GIFT CARDS** are a great solution for your holiday gift list 🎁

\$10 to \$500 * One time fee of \$2.95 *

Available at all branches of MidWest America