

February 26, 2011

2011 Annual Meeting Set



Across from the Allen County Memorial Coliseum

Mark your calendars

MidWest America Federal Credit Union's Annual Meeting will be held on **Saturday, February 26, 2011** at **10 a.m.** The meeting will be at the *Holiday Inn at IPFW on Coliseum Blvd--across from the Allen County War Memorial Coliseum*, in Fort Wayne, Indiana.

Results of the Board of Directors' election will be announced at that time. The 2010 Annual Reports will be distributed. There will be *no* nominations from the floor during the Annual Meeting. The meeting will take place in the ballroom.

Please note, *to be eligible for door prizes, you must be seated by 10 a.m.*

Now Touch & Voice Access

MidWest Phone Banking

MidWest America is happy to announce an upgrade to our Phone Banking system. Now you have the option of touch or *voice access!* This service is available 24/7 and there's no cost to use it. Here is some of the info that you can obtain about your account:

- Current balances
- Next loan payment date
- Maturity dates & dividend rates
- Recent transactions

Some of the activities that you can

do via MidWest Phone Banking are:

- Transfer funds
- Make a loan payment
- Check stop payments
- Report lost or stolen debit/ATM cards
- Schedule future transfers

If you do not already have this service, it's easy to sign up at any branch or print a form from our website at www.mwafcu.org/forms.shtml

Phone Banking: 800-847-2278

HOLIDAY CLOSINGS

**ALL BRANCHES OF
MIDWEST AMERICA
WILL BE
CLOSED FOR
THESE HOLIDAYS**

MARTIN LUTHER KING DAY

Monday, Jan 17, 2011

PRESIDENT'S DAY

Monday, Feb 21, 2011

**However, you can access
your accounts with**

- MidWest Phone Banking
- ATMs
- MidWest Internet Banking

INCOME TAX TIME

Receive your tax refund
sooner, by having it
direct deposited into your
Credit Union account.

**MidWest America's
Routing # 2749 7314 1**

MIDWEST AMERICA FEDERAL CREDIT UNION 75th Anniversary CONTEST

Win a 2 day-1 night Sports Experience for 2. Receive 2 NFL, Major League Baseball, NBA, NHL, or NASCAR tickets of your choice. Requires a 60 day advance booking notice. Valid for 12 months and is fully upgradeable and transferable. Includes 1 night accommodations for 2 near your favorite sports arena. Transportation not included. *Limit one entry per member.* Only original entry blanks accepted. *Employees, volunteers and their families are not eligible.* **DEADLINE March 15, 2011.** Contest sponsor: WQHK-fm 105

Please drop off this entry at your nearest branch or you may mail it to:

**MidWest America FCU; Attn: Marketing Dept;
1104 Medical Park Dr; Fort Wayne, IN 46825**

Member's Name _____

Address _____ City _____ State _____

Zip _____ Phone () _____ Branch _____ 31511-WB

Need some relief from your loan payments?

Skip-A-Payment Program Might Be The Answer

Do you currently have a loan with MidWest America? Wouldn't it be nice to skip a loan payment to help out the post holiday cash crunch?

Well, if you are up to date on your MidWest America personal or vehicle loan, you may elect to skip one of your monthly payments. You can only skip one payment per loan every six months. Stop by your nearest branch or call **800-348-4738**, and tell us 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.

Mortgages, leases, business loans and credit cards are excluded.

Adopt A Soldier 2010

The *Community Involvement Volunteer Committee* would like to thank our members and staff for their generous donations to our troops who are serving in Afghanistan. Once again, MidWest America had a very successful campaign. Also, we appreciate the assistance from *Hoosiers Helping Heroes* (Kokomo, IN) who sorted, packed and shipped these items to our soldiers. *Indiana & Michigan Power* provided warehouse space to store all the donations until they were ready to be shipped.

The following businesses donated items from their inventory:

Good Humor Breyer/Unilever (Huntington, IN), *Dollar General Stores* (Scottsville, KY); and *Hyatt Place Hotel* (Fort Wayne).

Items which could not be shipped were sent to the *Fort Wayne VA Hospital* and to soldiers at the local *Shepherd's House* for homeless veterans.



PRIVACY NOTICE INFORMATION

The Gramm–Leach–Bliley Act clarified the requirements for a privacy notice that is required to be sent annually to all members. For members that do not receive paper statements, the privacy notice may be obtained in electronic format at: www.mwafcu.org

Every Member with an active checking account (Freedom, Advantage, or Reward Checking) is eligible for these **RELATIONSHIP PERKS**

- **.25% discount** off the posted rate of any new direct consumer loan & an **additional .25% discount** if you have *direct deposit*
- **.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 for a safe deposit box

May not be combined with any special offers. The checking account must be open for at least 30 days with a minimum of 5 transactions in the most recent month. New money only.

** Does not apply to first Residential Mortgage loans sold "Serviced Released" such as FHA loans, or to Home Equity Revolving Line of Credit loans.*