

YES--MidWest America is FEDERALLY INSURED !

With reports in the news of financial institutions across the country facing serious losses, the stock market plunging, and Congress using words like "bailout," you may wonder about the financial stability of places *you* do business. I'd like to assure you that MidWest America Federal Credit Union remains strong, safe, and secure.

Your Credit Union is in excellent financial shape. We were not involved in the sub prime mortgages and some of the other outlandish loans and investments. Our delinquent loan ratio is way below our peers and we have a very strong capital position.

Several members have asked our staff about the safety of their deposits at the credit union. I can proudly proclaim that MidWest America is very strong. Our sound lending practices and service-oriented policies allow us to continue to

prosper even during troubled economic times. You can trust our commitment to provide excellent financial products and services, and we have the resources to back up that pledge.

You can have peace of mind knowing that you are *federally* insured through the National Credit Union Administration (NCUA), a U.S. government agency, to at least \$250,000, and retirement accounts are separately insured up to \$250,000. Also, we also have private deposit insurance coverage thru Excess Share Insurance (ESI) which doubles your coverage to \$500,000 per account.

We also continue to loan money to our members to assist them with their need. For over 72 years, we have been committed to providing competitive, quality services for our members' financial success.

Greg Mohr, President/CEO



The Huntington, Indiana, branch staff is shown above wearing their specially-designed t-shirts proclaiming "My Credit Union is Federally Insured by the NCUA."

Federal Share Insurance Coverage Increases from \$100,000 to \$250,000

On October 3, 2008, The Emergency Economic Stabilization Act of 2008 was signed into law. This increased the federal insurance coverage on all accounts up to \$250,000 through December 31, 2009.

MidWest America also has coverage through Excess Share Insurance as offered by ESI. This provides additional security on your deposits beyond that of the credit union's primary insurer.

For instance, combined with federal share insurance, excess share insurance can provide up to \$500,000 in total coverage per member on the sum of your traditional savings/demand accounts, and up to \$500,000 on your IRAs.

This exceptional level of protection gives MidWest America members like you the financial security you are seeking during these uncertain times.

**MIDWEST
AMERICA**
FEDERAL CREDIT UNION

All branches will be
closed for the
following holidays

Monday, Jan 19, 2009
Martin Luther King Day

Monday, Feb 16, 2009
President's Day

However, you can access
your accounts with...

- Audio Response,
- ATMs, or
- CU Anywhere

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 either your **January or February 2009** loan payment to help out the post holiday cash crunch? Especially if your utility bills are slightly higher than what you thought!

Well, if you are up to date on your MidWest America personal or vehicle loan, you may elect to skip your January 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 them, you may skip a payment on each loan. 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.

Xlerate Xtra Low Rate. Xtra Large Savings.

The Credit Union Discount from GM

SPECIAL...MidWest America members can receive the GM Supplier Discount on most new GM vehicles thru 6/30/09. Get extra value when you get pre-qualified for a vehicle loan with MidWest America FCU. You'll save even more money with our great low rates. **Invest in America.** Go to www.lovemycreditunion.org to get your personal **Authorization Number** for great savings on a new GM vehicle today.

INCOME TAX TIME

Receive your tax refund faster, by having it direct deposited into your Credit Union account. **MidWest America's Routing #2749 7314 1**



Above is a decorated Christmas window in the Indiana Hotel Building next to the Embassy Theatre. MidWest America was once again a corporate sponsor for the annual "Embassy Festival of Trees." Money raised from this event is used for restoration of the 80 year old theater.

ANNUAL MEETING REMINDER

MidWest America Federal Credit Union's Annual Meeting will be held on **Saturday, February 28, 2009**, at **11 a.m.** The meeting will be at **Hall's Guesthouse Hotel**, which is located at **1313 W. Washington Center Road** in Fort Wayne, Indiana. If traveling on I-69, please use **Exit 111-B**.

Results of the Board of Directors' election will be announced at that time. The 2008 Annual Reports will be distributed. There will be no nominations from the floor during the Annual Meeting. **To be eligible for door prizes, you must be seated by 11 am.**

Non-Visa Debit Transactions

MidWest America Federal Credit Union enables non-Visa debit transaction processing and does not require that all such transactions be authenticated by a PIN. A non-Visa debit transaction may occur on your MidWest America Federal Credit Union debit card through the Star, NYCE or Cirrus Networks. Below are examples to distinguish between a Visa debit and non-Visa debit transaction:

- To initiate a Visa debit transaction at the point of sale, the cardholder signs a receipt, provides a card number (e.g., in e-commerce or mail/telephone order environments) or swipes the card through a point-of-sale terminal.
- To initiate a non-Visa debit transaction, the cardholder enters a PIN at the point-of-sale terminal or, for certain bill payment transactions, provides the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction.
- A non-Visa debit transaction will not provide the zero liability protection benefit, and if a Rewards program is present, a non-Visa debit transaction may not be an eligible Rewards transaction.
- Provisions of the cardholder agreement relating only to Visa transactions are inapplicable to non-Visa transactions.