

December 2011

Attention Internet Banking users

To ensure your online banking experience is as secure as possible, an upgrade to MidWest Internet Banking multiple factor authentication will be installed in the future. Look for more details in the coming months.

LIKE LOW RATES? HATE HIGH CLOSING COSTS?



REFINANCE YOUR HOME

FOR ONLY ~~\$1,800~~ ~~\$1,200~~ **\$99**

With this special program, you can refinance your existing first mortgage balance or combine your existing 1st and 2nd mortgage balances.



Ask us how!

www.mwafcu.org

This is not available to purchase real estate. Relationship Perks do not apply to this special. Not eligible for escrow accounts. All other costs are paid by the credit union, with the exception of an appraisal (if needed). If the borrower has an open home equity or second mortgage that is not being refinanced, it will be their responsibility for the lenders cost of preparing the subordination agreement.

Our offices will be closed in observance of the following holidays:

**Christmas Day (observed) - Monday, December 26
New Year's Day (observed) - Monday, January 2**