

# October 2011

## Make Gift Giving Easier this Year

Looking for a great gift for the person that has everything? How about a Visa® Gift Card? The Visa® Gift Card is a prepaid card that can be used at millions of locations where Visa® is accepted, including retail stores and online merchants. They offer all the protection and security features you've come to expect. The Visa® Gift Card can be replaced if lost or stolen and you can purchase them in the amount that you want to spend—from \$10 to \$500. There is a set up charge of \$2.95. This handy gift card is available at all MidWest America branches.



## Get Your Debt in Focus

To help you gain a greater understanding of your personal financial situation, MidWest America offers a free program, **Debt in Focus**, to do just that—put your debt in focus. By answering a few questions online, you get access to a wealth of helpful information, including a simple financial analysis and debt repayment schedules to move your finances forward.

You will not be required to disclose your name, social security number, email address, physical address, or any other identifiable information.

If you decide that you would like to be contacted by a credit union representative, you can opt to do that from the results page. While this can be very helpful, it is optional.

Visit [www.mwafcu.org](http://www.mwafcu.org) and click on the "Get Your Debt in Focus" banner to get started today. It's completely anonymous.

