Our website has a new look!

MidWest America introduced a new website during the month of March. Designed with mobile technology in mind, our responsive website makes navigating and accessing important account information easier regardless of your mobile device. In addition, visitors will find the most requested information visible at all times, including secure online banking, an ATM & branch locator, and contact information.

Your financial information is safe and secure while we continue to provide the calculators and useful financial tools & tips our members have come to rely on. We encourage you to take a tour of the website. There are several resources under the “Services” tab available to you:

SavvyMoney
MidWest America offers a FREE program on our website called SavvyMoney. In just minutes, you can receive a thorough analysis of your financial situation—including some helpful tips by leading financial experts to help you control your debt, develop a budget, and start living the life you want. No need to disclose your name, social security number, or any other identifiable information. It’s confidential! You have the option to have a credit union representative contact you.

Financial Calculators
From time to time, financial concerns arise that you are not sure how to resolve. There are nearly 30 different financial calculators available as a resource to help you answer financial questions. Examples of the types of topics you can research are:

- How much should I save for college?
- How long will it take to pay off my loan if I pay extra each month?
- How much car can I afford and what will my payments be?
- What type of payment can I expect for a 10, 20, or 30 year mortgage?
- How long until I reach my savings goal?
- How much will my certificate be worth at maturity?
- How much will I need to save for retirement?

New manager is named at the Mattoon, IL office

During the month of January, Jeannie Craig (Spivey) our long-time Mattoon branch manager of nearly 16 years, relocated to the state of Arizona. Jeannie’s passion for credit unions and specifically MidWest America will be missed. We wish her great success in her new adventures.

The Credit Union is excited to announce our newest addition to the Mattoon Office. Angie Justice joins MidWest America as the Mattoon Branch Manager and brings to us over 30 years experience in the financial industry. She worked at several area banks, currently serves on the board of Habitat for Humanity, and is a member of the Women’s Moose and Auxiliary.

Angie looks forward to working with members in the Mattoon/Charleston area with their mortgage, personal, and commercial account needs.

Continued on back
Our website has a new look!

**Account Security**
Protecting your accounts from possible theft or fraud is a very important part of banking. MidWest America has information and tips that can be used to guard your finances.

**Relationship Perks**
Did you know every member with an active checking account is eligible for several discounted services? Visit our Relationship Perks page and find out how these special offers will benefit you.

**Reorder Checks**
This handy tool can be used if you would like to reorder checks with no additional changes. If you are a Patriots Club member or you have updated information, please call or stop by your local branch.

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**Personal finance lessons students should learn before graduation — but don’t**
by Jennifer Reynolds, CUInsight.com

**How to make a budget**
It all starts with the budget. Here, students can compare earnings to expenses. It will give them insight into the value of a dollar. With a budget, students can plan for major purchases, eliminate debt and create good saving habits.

**How to balance a checkbook**
While few people write checks anymore, students should still know how to balance a register. Even if they prefer to use an app to help keep up with their funds, the basic accounting skills they’ll glean from an old-fashioned register will give them insight into how their money flows. It will also teach them that even financial institutions can make mistakes so it’s good to check the account for errors or fraud on a regular basis.

**The real cost of credit cards**
Credit cards have advantages, but as anyone who’s gone into debt knows, those advantages can come at a significant cost if card holders aren’t careful. Understanding how compound interest works and what that $40 shirt will cost them if they take years to pay it off will help them make wise choices with their credit.

**How to build good credit**
Good credit can save them exponentially over a lifetime. Everything from home and auto loans to job applications will be affected by a person’s credit score. Teaching students about what makes their score good, how to build it and how to monitor it will set them up for years of success.

**What to do when it goes wrong**
Having a financial backup plan can make the difference between disaster and survival when a major catastrophe strikes. Tools such as health and homeowners insurance and a savings account are critical, but increasing numbers of Americans do not employ these resources. Teach students how to plan ahead of time so they can weather inevitable disasters successfully.

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Are you planning to move?

Don’t forget to notify the Credit Union of your new address. An account with an incorrect address will be assessed a monthly fee until proper notification is received. Stop by your local branch to update your records or submit the change in writing with a proper account signature and mail the notice to the Credit Union.

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The 80th Annual Meeting of MidWest America Federal Credit Union was held on Saturday, February 25th in Fort Wayne. Over 200 members were in attendance. President/CEO, Greg Mohr is shown above reviewing the financial reports. Copies of the 2016 Annual Report were distributed to all in attendance. To view a copy of the report, visit our website at [https://www.mwafcu.org/about/newsletter-annual-reports.shtml](https://www.mwafcu.org/about/newsletter-annual-reports.shtml)