

HOTLINE

A publication for the Members of MidWest America Federal Credit Union

**MIDWEST
AMERICA**
FEDERAL CREDIT UNION®



New Enhanced Checking Account

MidWest America is excited to introduce a partnership with Generations Gold, Inc. to provide you with a newly upgraded checking account called Benefits Plus®. This enhanced checking account not only offers money saving benefits but also includes identity theft protection, \$10,000 AD&D insurance, and up to 2 individual check orders per year. Benefits Plus offers more savings and security than any other checking account in the market for a small monthly fee of \$6.00 per month.

Benefits Plus® Rewards

Identity Theft Protection

Use the ULTIMATE ID® service to protect your identity and get 3 bureau credit monitoring. An activation code¹ is required to access the program and your credit monitoring begins once you have successfully validated your identity and completed the online activation process. You'll receive:

- instant inquiry alerts
- credit score tracker
- internet monitoring; and
- 3G Fully Managed identity fraud research, remediation, and recovery services

Cellular Care Coverage

Drop phone? Cracked screen? Water damage? Benefits Plus® Cellular Care Coverage is with you when you need it. Your Benefits Plus® account has cell phone coverage up to a \$600 value. Some restrictions apply. For more details visit Benefits-Plus.org.

Gift Card Savings

Save up to 15% on retail Gift Cards and eGift Cards at nationally recognized stores and up to 10% on Gift Cards and eGift Cards at selected restaurants when purchased through Benefits Plus®.

Area Savings

Save up to 87% on Dining Dough certificates to area restaurants! Additional savings are available for area movie theaters, attractions and more.

Travel Services

Discounts and cash back on all types of travel such as airfare, cruises, hotels, car rentals and other travel services. Best of all, you can talk to a live person to arrange your travel plans and still enjoy discounts.

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Announcing the 82nd Annual Meeting

MidWest America will hold its 82nd Annual Meeting on **Saturday, March 2nd at 10 a.m.** Pre-registration is required to attend this meeting and will begin in January. More information on how to pre-register will be provided in the next issue of the Hotline.

The Nominating Committee has proposed two candidates for 3-year terms of office: **Larry Minns and Emmitt Smith.**

Nominations for vacancies on the Board of Directors may also be made by a petition signed by one percent of the membership (561 signatures). The petition must state that it is for a 3-year term on the Board of Directors.

Each nominee, by petition, shall submit a statement of qualifications and biographical data limited to 100 words or less. Petitions must be accompanied by signed statements indicating that the candidate will serve if elected. The petition form must contain:

- printed name;
- signed name & complete address.

Petitioner may contact **Jeff Klaehn, Secretary**, if more detailed information is needed. Petitions must be filed by December 1, 2018 and should be sent to:

**Secretary of the Credit Union
1104 Medical Park Drive
Fort Wayne, IN 46825-5826**

Results of the mail-ballot election of members to serve on the Board of Directors will be announced at that time. Whenever there is only one candidate for each position to be filled, the election will not be conducted by mail. There will be no nominations from the floor during the Annual Meeting.

**N. Keith Parrot
Nominating Committee Chairman**

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82nd Annual Meeting ...continued

Meet the Candidates

Larry Minns began his service to the Credit Union in 1984 by joining the Supervisory Committee. He has been on the Board of Directors for 28 years and currently chairs the *Policy Committee*. He also serves on the *Human Resources Committee*.



Larry Minns
Board of Director

Emmitt Smith was elected to the Board of Directors in 1989 and served on the Loan Review Committee prior to his appointment to the Board.



Emmitt Smith
Board of Director

Currently, Emmitt is a member of the *Human Resources, Facilities/Expansion/Technology, ALM, and Policy Committees*.

Enhanced Checking ...continued

Health Services

Present your Benefits Plus® membership card for savings of up to 60% at over 59,000 participating area and national pharmacies. Save 70% on hearing care and up to 50% off the regular retail price on frames and prescription lenses. Additional discounts are available for dental services including orthodontics with a small monthly fee.

Consumer Services & Discounts

You can shop confidently with the 90-Day Purchase Protection and Extended Warranty Repair on most purchases. Plus enjoy discounts on products like Bitdefender™ anti-virus software.

CashBack Rewards™

Securely register² your debit or credit card and earn up to 33% cash back when shopping at over 3000 participating retailers using your registered card for payment.

For complete details on all of the benefits available to you, visit benefits-plus.org or call 1-866-329-7587. If you'd like to sign up for this value backed checking account you can stop by your local branch or call 800-348-4738 and speak to a MidWest America Member Service Representative.

¹ Ultimate ID is available for up to 2 account holders and requires an email address for each individual and activation. No one can prevent all identity theft.

² Account setup is required by customer for CashBack Rewards™.

MidWest America FCU has selected Generations Gold, Inc. a fully independent third party benefits provider, to provide travel and other discounted services on an exclusive basis directly to Benefits Plus® members. MidWest America FCU assumes no liability for any of the providers in fulfilling their services. All liabilities, claims, damages, and demands are the sole and direct responsibility of Generations Gold, Inc. and its independent service or benefits providers. Discounts received through the Benefits Plus® Program may not be used in conjunction with any other discounts. Benefits and services available through the Program are subject to change without notice. Not all plans and discounts are available in all areas. See benefits-plus.org or call 1-866-329-7587 for complete program details. Monthly savings are estimates extracted from various sources. Personal budget and vacation expenditures may be different. A monthly fee of \$6.00 will apply.

EXCITING NEWS!

Remodeling will begin this fall on our main office as we **expand** and **renovate** to **better serve you.**

Watch for progress updates on our website and in future newsletters.

Holiday Closings

All branches of MidWest America will be closed on the following holidays. Remember you have 24/7 access with MidWest America's Phone, Internet, and Mobile banking products as well as ATMs.

Columbus Day

Monday, October 8th

Veteran's Day

Monday, November 12th

Thanksgiving Day

Thursday, November 22nd

Christmas Eve

Monday, December 24th
(close at noon)

Christmas Day

Tuesday, December 25th

New Year's Eve

Monday, December 31st
(close at noon)

Negative Information Notice

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults of your account may be reflected in your credit report.