

# HOTLINE

A publication for the Members of MidWest America Federal Credit Union



## Branch Manager Promotions

MidWest America is happy to announce the promotion of several Credit Union employees to branch manager positions. In addition to assisting the membership with day to day account needs, they serve as Mortgage Specialists who specialize in finding the best home financing solution to fit our members' needs.

**Justin Davis** has advanced from a Branch Coordinator to **Branch Manager, Tillman Road**. He came to MidWest America with a bachelor's degree in Communications and Marketing from the University of Saint Francis. Justin is very involved in his local community and started his own philanthropic non-profit which aids those who have hit hard times. He has also been a youth pastor for the past 5 years.

**Karen Knight** has been named **Branch Manager** of our **Hopkinsville, KY** office. She is a life-long resident of the Hopkinsville area and has been assisting MidWest America members with their accounts since 2013. She graduated from Hopkinsville Community College with an art degree. Karen is currently an associate member of the Western Kentucky State Fair and a former member of the Hopkinsville Jaycees & Junior Auxiliary.

**Irene Motz** is the new **Branch Manager, Columbia City**. She has been employed for 6 years at the Credit Union and has worked in several positions during that time including her most recent position as Training Specialist. Irene attends school full-time and is working towards her bachelor's degree in Business Administration. She moved to Columbia City in the fall of 2017 is currently a member of the Whitley County Chamber of Commerce. Irene is excited to live and work in such a growing community.

**Tierra Williams-Dial** has been promoted to **Branch Manager, New Haven** and holds an associates' degree in Business Administration. She began her career at MidWest America in 2002 as a Member Service Associate at the Tillman Road branch and later worked in the Indirect Funding Department. Most recently, she held the position of Internal Auditor where she worked with the AVP of Internal Auditing to oversee the credibility of the record-keeping and protection provided to members' accounts. Tierra brings a wealth of knowledge to her new position and has enjoyed working directly with the membership again.



**Justin Davis**  
Branch Manager  
Tillman Road Branch



**Karen Knight**  
Branch Manager  
Hopkinsville, KY Branch



**Irene Motz**  
Branch Manager  
Columbia City Branch



**Tierra Williams-Dial**  
Branch Manager  
New Haven Branch



The 82nd Annual Meeting of MidWest America Federal Credit Union was held on Saturday, March 2nd in Fort Wayne. President/CEO, Greg Mohr is shown above reviewing the financial reports. Copies of the 2018 Annual Report were distributed to all in attendance. To view a copy of the report, visit our website and click on the "About" tab.

## Regulation D Reminder

Regulation D (Reg D) is a federal regulation that limits the number and type of withdrawals from savings or money market accounts to six (6) per month. During any month, you may not make more than six withdrawals or transfers to another Credit Union account of yours or to a third party by means of pre-authorized or automatic transfer or telephonic order or instruction. No more than six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the Credit Union.

**Fees and Charges:** An excessive automated withdrawal fee as indicated on the member service fee schedule will be charged for each withdrawal in excess of the transaction limitations stated above.

## Mortgage Servicing Inquiries, Error Resolution Requests and/or Disputes

If you believe an error has been made on your mortgage loan or have questions pertaining to the servicing of your account, please send us a written statement addressing your inquiry or the error in question. If you are writing about an error, please include documentation to support why you believe we have made an error on your account. Your letter must be signed and contain your full name, property address, loan number and your current contact information so we may follow up with you. Please forward letters and supporting documentation to the address below:

**MidWest America Federal Credit Union**  
**Attn: Mortgage Servicing Dept**  
**1220 Medical Park Drive, Bldg 1**  
**Fort Wayne, IN 46825-5826**

Non-dispute inquiries can also be addressed by contacting the Mortgage Servicing Department at (800) 348-4738 ext. 3345.

## 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.**

## When You Want a Little More Out of Your Checking Account

A Benefits Plus® checking account offers money saving benefits including \$10,000 AD&D insurance and up to two individual check orders per year, as well as the following:

### Identity Theft Protection

Use the ULTIMATE ID® service to protect your identity and get 3 bureau credit monitoring.

- Instant inquiry alerts
- Credit score tracker
- Internet monitoring
- 3G Fully Managed identity fraud research, remediation, and recovery services

### Additional Savings Programs:

- Cellular Care Coverage
- Gift Card Savings
- Travel Services
- Health Services
- Consumer Services & Discounts
- CashBack Rewards™ and more



For complete details on all of the benefits available to you, visit [benefits-plus.org](http://benefits-plus.org) or call 1-866-329-7587. If you would like to sign up for this value packed checking account for a small monthly fee of \$6 per month you can stop by your local branch or call 800-348-4738 and speak to a MidWest America Member Service Representative.

## Benefits for Credit Union Members

You deserve a reward with no strings attached. Members get a \$100 cash reward for every new line activated with Sprint®, now on unlimited lines! Yep, it really is that simple.

Here's how to get cash rewards for every new line you activate with Sprint:

1. Add a line to your new or existing Sprint account and mention that you're a credit union member.
2. Register at [LoveMyCreditUnion.org/Melvin](http://LoveMyCreditUnion.org/Melvin)
3. Cash rewards will be deposited directly into your credit union account within six to eight weeks.

### Already a Sprint customer?

Register now to receive a \$100 loyalty cash reward every year starting one year after registration. Visit [LoveMyCreditUnion.org/Melvin](http://LoveMyCreditUnion.org/Melvin) to learn more.

The advertisement features a cartoon character with glasses and a yellow jacket holding a smartphone displaying the Sprint logo. To the right, a red heart icon is next to the text "LOVE MY CREDIT UNION". Below this, the text "\$100 CASH FOR EVERY NEW LINE" is prominently displayed in large, bold, white letters. Underneath, it says "When credit union members activate new lines with Sprint®". At the bottom, it provides the website "For more information, go to [LoveMyCreditUnion.org/Melvin](http://LoveMyCreditUnion.org/Melvin)".

## Holiday Closings

All branches of MidWest America will be closed in observance of **Memorial Day on Monday, May 27th** and **Independence Day on Thursday, July 4th**. Access to your accounts is available 24 hours a day with MidWest Phone, Internet, & Mobile Banking as well as most ATMs.