Registration is Now Open for the Annual Meeting

MidWest America Federal Credit Union will hold its 83rd Annual Meeting on Saturday, February 29th, 2020 at 10 a.m. in Fort Wayne, IN. If required, results of a mail-ballot election of members to serve on the Board of Directors will be announced at that time. There will be no nominations from the floor during the meeting. 2019 Annual Reports will also be distributed.

All members are invited to join us at this annual event and should pre-register using one of the following methods below. If there are multiple members in your household attending, please register each individual. Once your registration is received, additional details will be mailed to you including the meeting location and parking information. Pre-registration is required and must be received by Friday, February 21st.

4 Easy Ways to Pre-register

1. Visit our website at mwafcu.org to submit an online registration form;
2. Call Emily Jones at (260) 209-3568 or (800) 348-4738 ext 5868;
3. Email names of attendees, address, and phone number to marketing@mwafcu.org (do not email account information); or
4. Complete the registration form and drop it off at your local branch or mail it to: Marketing Department; MidWest America FCU; 1220 Medical Park Dr, Bldg 2; Fort Wayne, IN 46825-5826.

Annual Meeting Registration Form

All forms must be received by Friday, February 21st

*Number of members attending age 18 and over __________

Member Name(s) _____________________________________________

Street Address ________________________________________________

City: __________________________ State _____ Zip ________

Daytime Phone Number (  ) _________________________________

* Children are welcome but do not need to register.

Christmas in Our Communities

MidWest America has been busy spreading Christmas cheer. We were proud to participate in the 35th Annual Festival of Trees at the Embassy Theatre in downtown Fort Wayne. Following the festival our 7-foot tree found its home at our West Jefferson branch. Proceeds from the festival contribute to the ongoing restoration of the historic theatre.

The Columbia City branch staff decorated a tree for the Columbia City Walk of Trees that was raffled for low income residents in the community.

The Mattoon, IL branch employees spent an evening volunteering at the entrance to the Mattoon Lightworks in Peterson Park. Donations from this annual event are used for park improvements.

Hopkinsville, KY employees were involved in several Christmas events including the annual Hopkinsville Christmas Parade. The branch also decorated a tree for the Hopkinsville Festival of Trees.

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 20

President’s Day
Monday, February 17

SWITCH TO SPRINT®
GET $200 COLD HARD CASH

Love My Credit Union
Rewards
Ready to start your 2019 Taxes?

Did you know the fastest way to receive your refund is to have it direct deposited? IRS.gov states that direct deposit is the fastest way to receive your refund, with 9 out of 10 refunds issued in less than 21 days. Always double-check your account number and financial institution’s routing number before submitting your return. **MidWest America’s routing number is 274973141.**

When depositing to your MidWest America checking account, please use the full 13-digit account number which can be found at the bottom of your checks. If you choose to have your return deposited to your savings account, check the savings account option on your tax return and provide your standard 6 or 8-digit MidWest America account number.

Direct deposits must only be made to accounts bearing the taxpayer’s name. This means your refund should only be deposited into an account that is in your name, your spouse’s name, or both if it is a joint account. MidWest America may reject and/or return a refund deposit if the recipient’s name is not listed on the deposit account. Also, limit the number of tax returns sent to one account. No more than 3 electronic refunds can be deposited into a single financial account. Taxpayers that exceed this limit will receive a notice from the IRS and a paper check will be issued instead.

**Treat Yourself to Your Maximum Refund and a Chance to Win $25K**

Treat yourself to a stress-free tax season! MidWest America Federal Credit Union has teamed with TurboTax to **save you up to $15** on TurboTax and a chance to win **$25,000**.

TurboTax makes it easy to find the best solution for your unique tax situation. **Simple filer? Homeowner? Independent contractor, freelancer or side-gigge**r? TurboTax has a product that is right for you.

You can **file with confidence** knowing that TurboTax guarantees 100% accurate calculations, running thousands of error checks as you go. And with TurboTax you’ll get your biggest possible refund fast.

**Visit our website to start TurboTax today for free and be entered to win!**

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**Attention Traditional IRA Owners Receiving RMD Distributions**

Payments from your IRA are subject to federal income tax withholding, unless you elect not to withhold. You may change your withholding election at any time prior to the receipt of your payment. To change your withholding election, please stop into a branch and complete the Traditional IRA Periodic Payment Change.

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**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.

**Dormant Accounts**

An account is dormant when there have been no monetary transactions for one year or more [e.g. deposits, withdrawals, draft clearings, loan advances or payments]. Excluded from this definition are minors’ accounts (prime members under eighteen years old), members who have Share Certificates, IRA’s, an average aggregate balance of $2,500 for the last 30 days, or VISA® accounts serviced by MidWest America Federal Credit Union, and members who have been required to open accounts so they could co-sign on a loan at the Credit Union. A dormant account fee can be avoided by using your account to make it active again.