

September 2018



Would You Like to Work Towards Being Debt Free?

To help you gain a greater understanding of your personal finances, MidWest America offers a FREE program called **SavvyMoney**.

In just minutes, you will receive a thorough analysis of your financial situation, including powerful tips by leading financial experts to help you control your debt, build a budget, and start living the life you want to live.

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 choose to do that from the results page. While this can be very helpful, it is optional.

Visit our website at mwafcu.org and click on “**SavvyMoney Checkup**” to get started today. It’s completely anonymous.



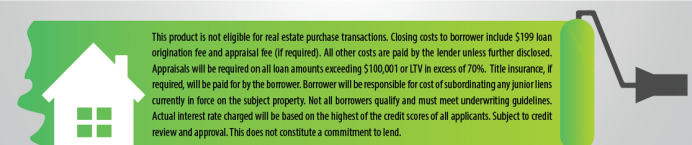
LIKE LOW RATES? HATE HIGH CLOSING COSTS?

REFINANCE YOUR HOME

FOR ONLY ~~\$1,800~~ ~~\$1,200~~ **\$199**

The graphic features a blue house icon with a white window, partially covered by a blue arrow pointing upwards and to the right. Behind the arrow are several green dollar bills, with the top one showing a white dollar sign.

With this special program, you can refinance your existing first mortgage balance or combine your existing 1st and 2nd mortgage balances up to \$150,000 at a 10 year low, fixed rate.



This product is not eligible for real estate purchase transactions. Closing costs to borrower include \$199 loan origination fee and appraisal fee (if required). All other costs are paid by the lender unless further disclosed. Appraisals will be required on all loan amounts exceeding \$100,001 or LTV in excess of 70%. Title insurance, if required, will be paid for by the borrower. Borrower will be responsible for cost of subordinating any junior liens currently in force on the subject property. Not all borrowers qualify and must meet underwriting guidelines. Actual interest rate charged will be based on the highest of the credit scores of all applicants. Subject to credit review and approval. This does not constitute a commitment to lend.

The graphic has a green background with a white house icon on the left and a black arrow pointing right on the right side.