

Midwest Community

BULLETIN

A Monthly Publication For Members Of Midwest Community Federal Credit Union

Be Confident With Midwest Community Courtesy Overdraft Privilege Pay!

Today's busy lifestyle doesn't leave us with much free-time, let alone time to worry about our finances. Did you forget to log that ATM transaction from yesterday? Will you have enough in your checking account to cover the phone bill? Did you write a check for that sweater or did you pay cash? Occasional overdrafts happen to everyone. Now at Midwest Community our new Courtesy Overdraft Privilege Pay Program may cover your overdrafts.

How Does Privilege Pay Work?

Overdrafts on your Checking Account will be paid up to a limit of \$500.00 per 30 days. The limit of \$500.00 will include the amount of overdrawn item(s) and the Privilege Pay fee(s) by Midwest Community FCU. A \$25.00 fee will be assessed for each item that draws your account negative. You then have up to 30 days to bring the account current, either through a direct deposit, transfer of funds, or a deposit at one of our branch offices.

Most checking accounts will qualify for this privilege. There are no monthly fees and no paperwork to fill out! Privilege Pay will be available to accounts in good-standing.

Let Midwest Community's Privilege Pay spare you the expense and embarrassment of having your checks returned!



Do I Have To Apply For This Service?

No. We require no applications or additional signatures. As long as you are a member in good standing which includes a \$25.00 minimum balance in your primary Savings Account, you make regular deposits to that account, bring your account back to a positive balance regularly, no delinquent loans, and there are no legal orders against the account, your Privilege Pay remains activated.

Call Us For More Information

We are happy to review Privilege Pay and its features with you, along with giving you other options to add convenience and ease to your account. Please call us at **419-783-6500**.

Holiday Club Accounts

Need a little extra cash for those last minute Christmas gifts for family, co-workers, the babysitter and friends? Get started on your Christmas Club Account today! Open your account and save for those special gifts and seasonal events. Even better, there's no minimum balance required so start your planning early. Stop by or call **(419) 783-6500 to sign up!**

Win A \$500 Shopping Spree!

From October 1 to December 15 – Open a new account, start payroll deduction or increase payroll deduction by \$5.00 and get a chance to win a \$500 shopping spree.



**Midwest
Community**
Federal Credit Union

Your Lifetime Banking Partner

Look What Skip-A-Payment Can Do For You!

Is there anyone who isn't LOOKING for extra cash for the holidays? Fortunately, with Midwest Community's SKIP-a-PAYMENT program, it's easy to find the cash you need.

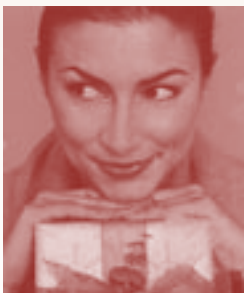
Does it WORK? SKIP-a-PAYMENT allows you to choose a Midwest Community loan payment, and simply skip it. Don't pay it. Keep the money instead. Really.

What's the CATCH? No catch. No tricks or surprises. Your normal interest charges will continue to accrue, and your skipped payment is added to the end of your loan term. That's fair, right?

HOW Do I SIGN UP? Just let us know that you'd like to take advantage of Skip-a-Payment. If your loan is up to date, we'll make all the arrangements. If your payment is deducted automatically, your account will be credited.

SKIP-a-PAYMENT does not apply to real estate or credit card loans.

Please ask a credit union representative for details.



Guard Your Financial Privacy

How can someone steal your identity? Identity theft occurs when someone uses your personal information such as your name, Social Security number, credit card number or other identifying information, without your permission to commit fraud or other crimes.

Identity theft is a serious crime. People whose identities have been stolen can spend months or years – and their hard-earned money – cleaning up the mess thieves have made of their good name and credit record. In the meantime, victims may lose job opportunities, be refused loans, education, housing or cars, or even get arrested for crimes they didn't commit.

In addition, here are some other things that you should do to protect your privacy, which will help to reduce the risk of Identity Theft.

PREVENTION:

1. Buy a shredder (you can purchase a shredder very cost effectively for approximately \$60-\$70.) Shred all your important papers and especially pre-approved credit applications received in your name and other financial information that provides access to your private information. Don't forget to shred your credit card receipts.
2. Be careful of "Dumpster Diving." Make sure that you do not throw anything away that someone could use to become you. Anything with your identifiers must be shredded before throwing away.
3. Be careful at ATM's and using Phone Cards. "Shoulder Surfers" can get your "Pin Number" and get access to your accounts.
4. Get all of your checks delivered to your Credit Union.
5. Do not put checks in the mail from your home mailbox. Drop them off at a U.S. Mailbox for the U.S. Post Office. Mail theft is common.
6. Put passwords on all your accounts and do not use your mother's maiden name.
7. When a person calls you at home or at work, and you do not know this person, never give out any of your personal information.
8. Do not put your social security number on your checks or your credit receipts.
9. Do not put your credit card account number on the Internet. Don't put account numbers on the outside of envelopes, or on your checks.
10. Monitor all your statements from every credit card every month.



Make Your Home Work For You!

Home Equity Line Of Credit

As Low As

6.00% APR*
Variable – Up To
180-Months Term

Home Equity Loans

As Low As

5.25% APR*
Fixed
60-Months Term

Take advantage of our incredibly low rate Home Equity Loans and start those home improvements before the cold winter months ahead.

Choose either our Fixed Rate Home Equity Loan or our Variable Rate Home Equity Line of Credit and borrow up to 85% of your home's equity (minus your first mortgage) with repayment terms up to 15 years. Even better, the interest is usually tax-deductible. Check with your tax advisor for eligibility. It's the next best thing to a no interest loan.

Apply Today!

Call or stop by any of our branch offices, or go to www.midwestcommunity.org and apply now! Don't miss this opportunity.

*APR=Annual Percentage Rate. All rates are subject to change without notice. For current rates and terms contact the credit union for complete loan details.

COMMUNITY CORNER

Cleaning Up The Community

Midwest Community FCU participated in cleaning up the community by Adopting A Highway. Credit Union Staff and Officials picked up trash on a two mile stretch, on State Route 24, between Independence and Flory Roads, Defiance.

3rd Annual Chicken BBQ

Midwest Community hosted it's 3rd Annual Chicken BBQ and donated all proceeds to the Children's Miracle Network. Midwest Community FCU staff and volunteers rolled up their sleeves and served chicken dinners prepared by Harlan's BBQ.

Representatives, Brett Young and John Lechman, from Mercy's Childrens Hospital, also helped serve up chicken dinners and gave additional information on the CMN program and how the total contribution of \$700.00 from the BBQ will be broken down and split into funds for various areas of the hospital that will benefit the sick children to recuperate faster.

Midwest Community FCU sponsored Rick Small from WDFM 98.1 radio station to broadcast live from the BBQ.

American Heart Walk

On Saturday, October 4th, a team of staff and volunteers represented Midwest Community FCU at the American Heart Walk. Fundraising efforts within the credit union helped generate \$650.00 for the walk.

Celebration Ceremonies

On Thursday, October 16th, Midwest Community FCU celebrated two important events, International Credit Union Day and the Deerwood Drive Branch Rededication ceremony. ICUD commemorates the purpose, uniqueness, and principles on which the Credit Union movement was founded. A live radio remote with WDFM 98.1 coincided with cake and giveaways to the membership. Virginia Clyburn is the winner of the \$500.00 giveaway.

Employee Appreciation Day

To honor the original sponsor and the heart of the credit union movement, Midwest Community FCU sponsored an Employee Appreciation Day at General Motors. A drawing for a portable DVD player was won by Phil Wagner.



Midwest Community
Federal Credit Union

Your Lifetime Banking Partner

Main Office

08770 State Route 66

Defiance, OH 43512

Phone: (419) 783-6500

Fax: (419) 783-6550

Deerwood Drive Branch

1481 Deerwood Drive

Defiance, OH 43512

Phone: (419) 782-9856

Fax: (419) 784-3561

Napoleon Chief Branch

1247 N. Scott St.

Napoleon, OH 43545

Phone: (419) 599-5522

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