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Sioux City, IA 51106  
712-276-1328



2729 Outer Drive N.  
Sioux City, IA 51104  
712-239-3803

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## **4.99% on Home Equity Loans**

The snow has finally melted and the sun is starting to shine, it is the perfect time of year to start on your spring and summer home improvement projects!!! Apply today for a Midwest Home Equity Loan at **only 4.99%!!!** Stop in and fill out your application or go to our website [www.midwestcreditunion.com](http://www.midwestcreditunion.com) to fill out and submit your application electronically.

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### **Your Small Change Makes a BIG Difference!!**

Thank you to everyone who donated their change last December. We raised \$100.00 for the FoodBank of Siouxland!!! Thank you for your generosity and for helping us make a difference in our community.

### **4th Quarter Quiz Winner**

Congratulations to Andrea Raymond, winner of the 4th Quarter Quiz. She knew that Midwest Community Credit Union employees donated their time at The FoodBank of Siouxland and the Salvation Army. Andrea won \$10 in Gift Cards just by reading the newsletter and emailing us the answer. **You** could be the next winner!!!

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### **54th Annual Meeting**

Buy your tickets today for Midwest Community Credit Union's 54th Annual Meeting. The dinner and meeting will be held on Monday April 26, 2010 at the Sergeant Bluff Legion Hall. The cash bar will open at 6:00pm and dinner will start at 6:30pm with a short meeting to follow. Dinner will be served by Central Catering, they will be serving Broasted Chicken, Baked Ham, Broasted Potatoes, Corn, Fruit Fluff, Rolls, Coffee, and Lemonade. Ticket price is \$7.00 per person. Tickets this year will be **PRE-SALE ONLY** No tickets will be sold at the door so plan ahead and buy your tickets at the branches today!!! Oh yeah don't forget, there will be GREAT door prizes given away. See you there!!!

### **New Board Members Needed**

Midwest Community Credit Union is currently looking for new board members. Elections to the board are made the night of the annual meeting. If you are interested in becoming a board member please contact Paddy at 276-1328.

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### **Incoming Wire Transfer Fee**

Effective immediately we are now charging \$10.00 for an Incoming Wire Transfer. This will only effect members that are receiving Wired money.

### **1st Quarter Quiz**

Ok everybody, email me the answer to this question and get your name entered for the prize.

**If you have an ATM/Debit Card, what form do you need to fill out because of new federal regulations???**

Email your answer to [mmullen@siouxlan.net](mailto:mmullen@siouxlan.net). Drawing will take place the first week in May. Thank you for your participation!!! (hint: read entire newsletter and enclosed pages for the answer)

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### **Adventureland Tickets Coming Soon!!!**

We will be selling Adventureland Tickets at a discounted price again this year. Plan your trip today, and Look for information posted at the branches in the coming weeks

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## **NEW "PENNY the PIG" YOUTH SAVINGS PROGRAM IS HERE- KIDS GET FREE GIFTS!**

**WHAT:** This program is designed to give kids incentive to save and help them learn how fun it can be to save money.

**WHO:** This program is for our Midwest members ages 0-12.

**WHEN:** After April 19, 2010 kids can come and open their *NEW* "PENNY the PIG" account.

**WHERE:** The account can be opened inside the lobby at either branch, also withdrawals and deposits can be made at both branches.

**HOW IT WORKS:** This account is easy to open and requires no additional paperwork, just simply ask us to open your child their "PENNY the PIG" account. The original share (savings) account will need to stay open with the \$25.00 membership money frozen in the regular share (savings) account. When your child opens their "PENNY the PIG" account they will receive their very own *Midwest Community Credit Union Piggy Bank*. This is a great place for them to save their money until they can come and make their monthly deposit. We will ask for an email address for the "PENNY the PIG" account. You will get an email every month from us, you will need to print the email and bring it in with at least a \$10 deposit for the child's "PENNY the PIG" account, if you do this your child will receive a **FREE GIFT** once a month when they make a deposit. We strongly believe that teaching our children good money saving habits at a young age will help them grow into strong financially educated adults. We hope everyone takes part in the youth savings program. Thank You!!! Also if Midwest gets selected as one of the winners in the CUNA "YOUTH WEEK SAVINGS CHALLENGE", one of our "PENNY the PIG" kids will WIN \$100.00!!!! Bring in the kids to make a deposit the week of April 19-24 to qualify for this opportunity.

Dear Member:

Midwest Community Credit Union understands that sometimes you may not have enough money in your account to cover certain transactions. This can occur when you are faced with unforeseen expenses, or may even occur when you have mistaken how much money is in your account. That is why Midwest Community Credit Union currently authorizes and pays overdrafts for everyday debit card transactions.

**Effective August 15, 2010, Midwest Community Credit Union will not authorize and pay overdrafts for your ATM and everyday debit card transactions unless you ask us to.** This change is due to a recent change in federal regulations.

**If you would like Midwest Community Credit Union to authorize and pay overdrafts for ATM and everyday debit card transactions, you must request that we do so by opting in.** To opt in, you must follow the directions on the enclosed form (What You Need to Know about Overdrafts and Overdraft Fees), and indicate that you want Midwest Community Credit Union to authorize and pay overdrafts on ATM and everyday debit card transactions.

By opting in, Midwest Community Credit Union will authorize and pay overdrafts on ATM and everyday debit card transactions. That means that in most cases you will not be caught in the unfortunate or embarrassing situation of having your ATM or everyday debit card transaction declined because of insufficient funds.

As a reminder, you will pay a \$20.00 fee each time Midwest Community Credit Union covers overdrafts created by ATM and everyday debit card transactions. However, Midwest Community Credit Union will only authorize and pay overdrafts for ATM and everyday debit card transactions, and charge a \$20.00 fee for doing so, if you opt in. Midwest Community Credit Union reserves the right to require you to pay an overdraft immediately or on demand. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay overdrafts created by any type of transaction.

Please feel free to contact Midwest Community Credit Union if you have any questions about this or any other matter as it relates to your account.

Please fill out the enclosed OPT IN FORM and return to Midwest Community Credit Union.

Sincerely,

Midwest Community Credit Union

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## **HOURS OF OPERATION**

### **Lobby Hours**

Monday 9:00am to 5:00pm  
Tuesday 9:30am to 5:00pm  
Wednesday 9:00am to 5:00pm  
Thursday 9:00am to 5:00pm  
Friday 9:00am to 5:30pm

### **Drive Up Hours**

Monday 8:30am to 5:00pm  
Tuesday 9:30am to 5:00pm  
Wednesday 8:30am to 5:00pm  
Thursday 8:30am to 5:00pm  
Friday 8:30am to 6:00pm

**Saturdays DRIVE UP ONLY 9:00am to 12:00pm**

## **What You Need to Know about Overdrafts and Overdraft Fees**

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts by doing the following:

-We offer an overdraft protection plan, such as a link to a savings account. If there is money available in your savings account we will allow the checking account to become overdrawn and then transfer the amount needed to cover the overdraft and fees incurred from the savings to the checking.

### **What are the standard overdraft practices that come with my account?**

-We do not authorize and will not pay overdrafts for the following types of transactions:  
-Checks and other transactions made using your checking account number  
-Automatic bill payments

After August 15, 2010

-We do not authorize and pay overdrafts for the following types of transactions unless you ask to (see below)  
-ATM transactions  
-Everyday debit card transactions

We may pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

### **What fees will I be charged if Midwest Community Credit Union pays my overdraft?**

-We will charge you a fee of up to **\$20.00** each time we pay an overdraft.  
-If your account is overdrawn and there is money in your savings account to transfer there will only be a **\$5.35** charge to transfer, no overdraft fees will occur in this case.  
-There is no limit on the total fees we can charge you for overdrawing your account.

### **What if I want Midwest Community Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transaction?**

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, you can call either branch 712-276-1328 or 712-239-3803, or complete the form below and take to one of the two branches or mail it to P O Box 2404, Sioux City, IA 51106.

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### **OPT IN FORM**

\_\_\_ I want Midwest Community Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_  
Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Account Number