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October, 2008 Edition

## Midwest Utilities Credit Union NEWSLETTER

### HOLIDAY HOURS

Veteran's Day November 11 - **CLOSED**  
Thanksgiving Nov. 27th & 28th - **CLOSED**  
Christmas Eve (Dec. 24th) - **CLOSED**  
Christmas Day (Dec. 25th) - **CLOSED**  
New Year's Eve (Dec. 31st) - **OPEN 11am-1pm**  
New Year's Day (Jan. 1st) - **CLOSED**

### HOLIDAY LOAN SPECIAL

Holiday Loans are an excellent way to help you get through the holiday shopping. Call for details...

**Loans available from Nov. 1, 2008 through Dec. 31, 2008.**

### JANUARY SKIP-A-PAYMENT

**Need some extra cash for the *After* Holiday Bills?**

The dinners are done, the gifts are unwrapped, the guests have all gone home. Now it's just you and your check book. So put some extra cash in your pocket and SKIP-A-PAYMENT on your loans. Simply ask for a Skip-A-Payment form! Fill out the form and return to the credit union **NO LATER** than **January 31, 2009** with the \$25.00 fee (per loan).

### CHRISTMAS CLUB \$\$\$ AVAILABLE

**NO FEE** October 1st, 2008 - December 31st, 2008

### FRAUDULENT CALLS TO CARDHOLDERS

Please be aware of a fraudulent criminal practice known as vishing that is happening nationwide. The fraudsters are identifying themselves as calling from whatever credit union the cardholder is a member. The automated calling system is asking the members to enter their account number, expiration date and CVV2/CVC2. Please **DO NOT** give out this information.

### YOUTH CORNER

Congratulations to our 3rd Quarter Prize drawing winners:

**Focus: Megan Flynn**, daughter of Tim and Susan Flynn.



**Kid's Club: Jacob Irwin**, son of Scott and Wendy Irwin.



**WEBSITE ACCESS NOW AVAILABLE**  
Please visit us at [WWW.MUCRUNION.ORG](http://WWW.MUCRUNION.ORG)

**NEW PHONE NUMBER**  
**JUST A REMINDER OF OUR NEW NUMBER**  
**(319) 226-5604**



## HOME EQUITY LOAN

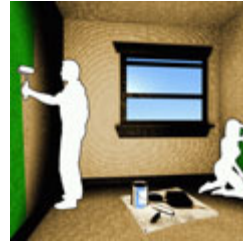
### Eligible Home Improvement Projects:

- Installation of windows
- New insulation
- Painting
- Basement remodel, etc. If you don't see your project listed - ask us!

**NO CLOSING COSTS  
IN OCTOBER**

### How does it work?

- Fixed rate terms available
- Minimum loan amount: \$5,000
- Maximum loan amount: \$50,000
- No Closing Costs



### Rates

- Call for current rates

## HOME EQUITY ENERGY LOAN NO CLOSING COSTS

### Who is the loan for?

Members looking to finance energy efficient home improvements with a reduced rate home equity loan.

### Eligible Energy Efficient Home Improvement Projects:

- Installation of solar and wind energy systems
- Installation of energy efficient windows
- New septic system
- Furnace replacement
- Green roofs
- New insulation
- Improvements using recycled materials
- Passive heating systems among others.

**NO CLOSING COSTS  
IN OCTOBER**

### How does it work?

- Fixed rate terms available
- Minimum loan amount: \$5,000
- Maximum loan amount: \$50,000
- No closing costs



### What else should I know?

- A .50% reduction on regular Home Equity Loan Rates with automatic payments
- A .25% rate reduction without automatic payments.