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April, 2008 Edition

Midwest Utilities Credit Union NEWLETTER

ANNUAL MEETING

**Annual Meeting is scheduled for Saturday,
June 7th, 2008 at 11:00 AM at the Mid-
American Service Building**

Mark your calendars and Watch for Details

WEBSITE ACCESS NOW AVAILABLE

Please visit our website at:
WWW.MUCRUNION.ORG Among the infor-
mation available is the following:

- All of our loan rates and deposit rates
- List of all of the products which we provide
- View & print our applications which can then be completed & submitted to our office either in person or by mail.
 - Loan Application
 - MasterCard Application
 - Debit Card Application
 - Overdraft Loan Application
 - Vehicle &/or Personal Loan Application
- Fee Schedule
- Feedback Form for your comments
- List of Holiday Closings
- Information on how to avoid fraud

**NEW PHONE NUMBER
JUST A REMINDER OF OUR NEW NUMBER**



(319) 226-5604

YOUTH CORNER

Congratulations to our 1st Quarter Prize drawing winners:

Focus: Ally Livingston, daughter of Dorothy & Stacey Burt and granddaughter of Art & Lorraine Livingston.



Kid's Club: Roni Burt, daughter of Dorothy & Stacey Burt and granddaughter of Art & Lorraine Livingston.



THINGS TO KNOW ABOUT YOUR DEBIT CARD

- Remember that your first 5 ATM transactions (PIN) are FREE and the 6th & up are \$1 + tax (To avoid this fee use card as credit)
- Preset dollar Limits to using your debit card
 - When used at an ATM there is a preset limit set by SHAZAM
 - When used at a merchant there is a preset limit set by credit union of \$200.00
 - Of course you need to also stay within your balance at the credit union

SEVEN STEPS FOR RESPONSIBLE USE OF DEBIT CARDS

1. If your card is lost or stolen, report the loss immediately to the credit union.
2. If you suspect your card is being fraudulently used, report it immediately to the credit union.
3. Hold on to your receipts from your debit card transactions. A thief may get your name and debit card number from a receipt and order goods by mail or over the telephone. Your card does not have to be missing in order for it to be misused.
4. If you have a PIN number, memorize it. Do not keep your PIN number with your card. Also, don't choose a PIN number that a smart thief could figure out, such as your phone number or birthday.
5. Never give your PIN number to anyone. Keep your PIN private.
6. Always know how much money you have available in your account. Don't forget that your debit card may allow you to access money that you have set aside to cover a check which has not cleared your bank yet.
7. Keep your receipts in one place—for easy retrieval and better oversight of your bank account.



Your savings federally insured to \$100,000

NCUA
National Credit Union Administration,
a U.S. Government Agency