



PRESIDENT'S MESSAGE

You may have seen our logo around town, heard our ads on the radio or seen them on TV. If so, you know that Different is Better here at Mid-Illini Credit Union (MICU).

We strive to demonstrate the MICU difference in every transaction, with every member, every day, but sometimes "different is better" means even more than that, and this is one of those times.

As part of our commitment to **CUNA's 2013 Unite for Good campaign**, MICU is pleased to bring a world-class community development conference to town on Thursday night, October 10. Dr. George C. Fraser, an economic development expert, will be here to speak to our guests at the ISU Alumni Center.

Also in this issue: big news from our Mount Pisgah branch, a new added-value member service and some great information about recent upgrades to our MICU Mobile Money app, available now at iTunes and in the Google Play app store.

As always, thanks for being a MICU member. We appreciate your business.

Tom Stewart | President

Member Appreciation Day



Thursday, October 17
International Credit Union Day!

To celebrate, we're planning special treats and giveaways all day, so plan to stop in and see us. We appreciate our members at MICU, and this day is just for you!

International Credit Union Day has been celebrated every year since 1948. The day is recognized to reflect upon the credit union movement's history and it is a day to honor those who work in the industry today and to show members our appreciation. The ultimate goal of this special day is to raise awareness about the great work that credit unions are doing around the world and give members the opportunity to get more involved.

Mid-Illini Credit Union and NDR Communications, in partnership with State Farm, welcome

DR. GEORGE C. FRASER

to present

a Community Development Conference on

Thursday, October 10 | 6:30-9:30 pm

**Illinois State University Alumni Center
1101 North Main, Normal, Illinois**



Wealth Building Wisdom:

Investing Wisely and Borrowing Responsibly

Timeless Truths:

The self-destructive 21st century American culture of consumption

Capital Proficiencies:

Personal and Financial Management

This conference has been designed to demonstrate the importance of living within your means and building wealth that will transfer from our generation to the next.

Dr. George C. Fraser will share the strategies and tactics that he's used to build a successful business, and will teach us that real success can indeed be earned when first we work together to enrich and empower others.

Wherever you are on your financial journey, you'll walk away from this conference confident, inspired and motivated to start using these practical, real-world insights right away. Success starts by attending this conference on October 10th. You can't afford to miss it!

2013 MICU Holidays

In observance of these federal holidays, Mid-Illini Credit Union will be closed:

Monday, October 14	Columbus Day
Thursday, November 28	Thanksgiving Day
Tuesday, December 24	Christmas Eve Closed at 1 pm
Wednesday, December 25	Christmas Day
Wednesday, January 1, 2014	New Year's Day

\$0 Balance

Transfer

\$0 Balance Transfer Fee
\$0 Annual Fee

Rates as low as 4.95%*
for a full 12 months
on the balances you transfer between
Oct. 1-Dec. 31, 2013

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*Balance transfer rate of 4.95% Annual Percentage Rate (APR) applies to all Platinum VISA accounts. Classic VISA accounts will have balance transfer rates of 10.95% APR or 14.95% APR, depending on qualifying factors like credit score, payment history, etc. 12 month promotional rate begins as of the date balance transfer posts to account. Other balances incurred will be charged at the regular applicable interest rate for the account. Balances transferred may not exceed your remaining available credit limit. Maximum credit limit on a Mid-illini Credit Union VISA credit card is \$10,000. Your credit limit and applicable interest rate will be established based on your credit score, payment history and other qualifying factors.



Please join us in welcoming one of our newest partners, **Community Health Charities of Illinois (CHC)**. This wonderful organization is part of a national federation of America's premier health organizations that have joined together to promote wellness in the workplace. The Illinois affiliate raises charitable contributions for 49 member health charities and serves as a conduit to health care resources and volunteer opportunities.

MICU's partnership with CHC allows us to offer our members and our employees access to a special website, www.healthmattersatwork.org/midillnicu, where anyone can access free health resources and health-related community involvement opportunities.

MICU at Mount Pisgah welcomes 100TH Member!

Our great employees from MICU at Mount Pisgah have been busy building relationships and helping new members make good financial decisions ever since the branch office opened back in February.

We're pleased to announce that on August 6, 2013, exactly 6 months to the day after we opened for business, MICU at Mount Pisgah welcomed their 100th new member. We are grateful for the warm reception we've received from all our members at the new branch. We know you have a choice in financial service providers, and we appreciate the faith and trust you show in us when you choose MICU!



Congratulations to our MICU at Mount Pisgah employees, L to R: Dianne, Sabrina, Kevin and Shanika

Mobile Money Update!

Hundreds of members are already using MICU's Mobile Money apps. Are you? If you're not, you should be! Not only can you access all of your MICU accounts anytime, but now you can pay your bills online too, no matter where you are or what time of day it is!

Just sign up for online bill pay from your online banking account, then download the latest version of MICU Mobile Money from your app store and start enjoying the ease and convenience of mobile online bill pay right now!

MICU Mobile Money

We're everywhere you are, and we offer everything you want, no matter where you go.

Download the all-new **MICU Mobile Money app** from iTunes and Google Play!

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Sign up now at www.midillnicu.com!

Manage your money from anywhere on your phone or tablet.

Did you know that by the end of 2013, more than 181.4 million Americans are projected to have smart phones? That's over 57% of the population!



Bloomington, Illinois
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Your savings is federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.