



PRESIDENT'S MESSAGE

Dear Members –

Happy New Year! It is my hope that all our members enjoyed a happy holiday season, in the company of those you love. Here at Mid-Illini, we're looking forward to 2016 with great excitement and anticipation.

We love the work we do here, and it's our pleasure to serve you, our member-owners.

Every day we welcome new members, and we always have room for more! Whether you're buying a new car, borrowing for a vacation, buying your dream home, refinancing your existing home, focused on getting out of debt, or saving for your retirement (or know someone else who is doing one of these) rest assured that MICU offers the right products and services to help you be financially successful.

This year, we're pleased to introduce our new, improved mobile money app (now with MICU Mobile Deposit!), a brand new look for our website, coming in April, and all-new Secure Checking accounts, which will be available on February 1. Secure Checking offers a best-in-class ID Protect® service to help protect your personal information more than ever before, along with a host of other benefits that we're excited to share with you.

As always, it is our pleasure to be here when you need us. Be sure and visit our website often and follow us on social media to keep up with the latest and greatest products, services and events at your credit union, and save the date to join us at our Annual Meeting of the Members on Saturday, March 5, 2016 at Eastland Suites.

We're here to help, as we have been for over 75 years. We remain committed to our mission of putting people before profits by offering responsible, innovative financial solutions for everyone in a safe and friendly environment.

I wish you all peace, prosperity, good health and happiness in this new year.

Sincerely,

Tom Stewart | President
tom@midillnicu.com

SAVE THE DATE MID-ILLINI CREDIT UNION MEMBERS' ANNUAL MEETING

Saturday, March 5, 2016 | 1-3 pm
Eastland Suites Hotel and Conference Center
1801 Eastland Drive, Bloomington, IL

As a not-for-profit, member-owned cooperative, we invite all our members to an annual meeting every year in March. Our 2016 meeting of the members will be held on Saturday, March 5, from 1-3 pm at Eastland Suites Hotel and Conference Center.

Since we are a democratically controlled cooperative, we are governed by a volunteer board of directors, chosen from among all the members of Mid-Illini Credit Union. If you're 18 years old or better and belong to MICU, you're invited to cast your vote for our 2016 board of directors at our annual meeting.



Our directors will be in attendance at the meeting, and you'll also have a chance to meet and greet our credit union's President and our staff. We'll report on the credit union's 2015 financial performance, vote to elect our directors for 2016, give away some fabulous prizes and enjoy refreshments and fellowship. The meeting will start promptly at 1:30 pm.

Please plan to join us.

2016 MICU Holidays

In observance of these federal holidays, MICU will be closed:

New Year's Day	Friday	January 1
MLK Day	Monday	January 18
President's Day	Monday	February 15
Memorial Day	Monday	May 30
Independence Day	Monday	July 4
Labor Day	Monday	September 5
Columbus Day	Monday	October 10
Veterans Day	Friday	November 11
Thanksgiving Day	Thursday	November 24
Christmas Day (observed)	Monday	December 26

The Importance of ESTATE PLANNING—PART 2

by G. Timothy Leighton, JD, CFP®
and Kristen E. Andersen

Part 1 of this article, published in the Autumn 2015 newsletter, discussed the importance of having a Healthcare Power of Attorney. Executing a Property Power of Attorney is another important step to take toward ensuring your wishes will be implemented in the event that you become incapacitated or disabled.



Attorney G. Timothy Leighton of Leighton Legal Group, LLC, a Trust & Estate Planning firm, conducts an informational seminar at the 2015 Senior Expo in Normal, IL.

Taking the car accident scenario from Part 1 of this article one step further, let's say Luke is now in a temporary coma. Because Luke executed a Power of Attorney for Property naming his parents as primary and secondary agents, they have the authority to make financial decisions for him, such as continuing to pay rent on his apartment while he is recovering, allocating money for pet food for his cat, and even filing income taxes on Luke's behalf to avoid penalties.

The Power of Attorney for Property is a way for you to decide how you want to handle your financial affairs while you are able to give that authority to trusted individuals. You are reducing the burden on your family and friends who are willing to help you, and making it easier for them to implement your wishes without the time, expense and anxiety of seeking court authorization. For more information on this important document, contact Leighton Legal Group today.

Leighton Legal Group, LLC serves clients in the following areas: Trust & Estate Planning, Trust Administration, Estate Administration (Probate), Business Planning, Guardianship, Mediation & Arbitration, Real Estate Transactions, Tax Exempt Organizations, and Planned Giving. To schedule your courtesy 30 minute initial consultation, please contact us at (309) 828-7600.



APRIL 23-30, 2016 | ILLINOIS

Introducing SECURE CHECKING from MICU!

Keep Yourself Safe from Fraud and Loss

You can rest easy knowing that you are protected by our comprehensive IDProtect® service¹, which includes:

- **Identity Theft Expense Reimbursement Coverage²**
Receive up to \$10,000 to help pay expenses, clear your name and repair damaged credit, should you become the victim of identity theft.
- **Comprehensive Identity Theft Resolution Services**
Should you suffer identity theft, your very own ID Protect fraud resolution specialist will help you every step of the way until your credit and identity are completely restored.
- **Debit and Credit Card Registration**
Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards. **(Registration and activation required.)**
- **3-in-1 Credit File Monitoring**
IDProtect will monitor your Equifax, Experian and TransUnion credit files daily, and automatically alert you if key changes occur. **(Registration and activation required.)**
- **3-in-1 Credit Report**
Request a free, updated credit report every 90 days or upon receipt of alert. Each new report includes an updated single bureau credit score. **(Registration and activation required.)**
- **Total Identity Monitoring**
Continuous monitoring of over 1,000 databases **(Registration and activation required.)**
- **Plus a host of other money-saving benefits to make your life easier!**

¹IDProtect service is a personal identity theft protection service available to personal checking account owners and their joint account owners. The service is available to non-publicly traded businesses and their business owner(s) listed on the account (service not available to employees or authorized signers who are not owners). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s). For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member (Fiduciary is not covered).

²Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance. Refer to Guide to Benefit for complete details of coverage.

Coverage is available to MICU members with active checking accounts in good standing. Fees apply. Ask for complete details.

75th Anniversary | 1940-2015



MID-ILLINI
CREDIT UNION
WHERE DIFFERENT | IS BETTER

Bloomington, Illinois
309.661.1166 | 800.527.2205
www.midillinicu.com



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