



PRESIDENT'S MESSAGE

Dear Members –

Thanks to all of you, 2016 is off to a wonderful start here at Mid-Illini Credit Union (MICU). On March 5, we held our Annual Meeting of the Members at the Eastland Suites Hotel and Conference Center in Bloomington. Thanks to everyone who attended!

We had a great crowd this year, and during the meeting, I shared the financial report from 2015 and then handed the meeting off to the Chairman of our volunteer Board of Directors, Jim Isom, for reports from the various board committees and the official election of our 2016 Board Members.

Copies of the Annual Meeting program are available at the credit union if you weren't able to make it to the Annual Meeting.

We're bringing some great new products and promotions to the membership this year, starting with our Great Grill Giveaway, now through May 25. Our new mobile app is up and running and now offers the ability to make remote deposits, which means you can just take a picture of a check, hit send and deposit money without ever leaving home. A user-friendly redesign of our website will launch this spring, and we'll even have a booth at the downtown Bloomington Farmer's Market this year!

Remember, it is our mission to put people before profits by offering responsible, innovative financial solutions for everyone in a safe and friendly environment. We're always here to help whether you need to finance your next new home or apply for your very first credit card.

We know you have a choice in financial service providers, and it is our privilege to serve you when you choose MICU. We appreciate the faith and trust you have in this institution, and we appreciate your business.

Sincerely,

Tom Stewart | President
tom@midillnicu.com



MEMBER APPRECIATION MEMORIAL DAY GREAT GRILL GIVEAWAY!

March 15-May 25, 2016

We love our members at MICU, and to prove it, we're giving away this Char Broil 4-burner gas grill to help celebrate summer! Come in for your day-to-day transactions and get an entry, or open a new qualified account or loan and get even more chances to win! We're drawing the winner on May 25, so you'll have a brand new grill on the patio just in time for the season's first big holiday.



To qualify for an entry:

- | | |
|--|----------------------|
| Open a new MICU loan for \$5000+ | Get 5 entries |
| Open a new Secure Checking Account \$500+ | Get 5 entries |
| Open a new MICU loan for \$3000+ | Get 3 entries |
| Open a new Secure Checking Account up to \$499 | Get 3 entries |
| Open a new Share Certificate \$2500+ | Get 3 entries |
| Open a new MICU loan for up to \$2999 | Get 2 entries |
| Open a new Free Checking Account | Get 2 entries |
| Open a new MICU loan for at least \$500 | Get 1 entry |
| In-person visits to make a transaction* | Get 1 entry |

*One entry per day for members who make in-person transactions. Char-Broil Model #463242716 4-burner gas grill. Food and propane tank not included. MSRP \$499.99. Winner will be drawn on May 25, 2016. Minimum \$5 MICU membership required; must meet member eligibility requirements. Mid-Illini Credit Union employees, board members and members of their immediate households are not eligible to win.

MONEY SMART WEEK

APRIL 23-30, 2016 | ILLINOIS

Businesses across Illinois come together every year during Money Smart Week to offer a full week of FREE financial education classes for our community.

Money Smart Week's schedule of classes is online this year, so visit www.moneysmartweek.org/findevents to find a class that interests you. MICU's in-house budgeting and credit experts are teaching three classes this year:

Grace Nichols will present "**Credit Building Basics**" on Wednesday, April 27 from 3:30-4:30 pm at the Bloomington Public Library.

Cranston Sparks will present two sessions of "**Identity Protection and Fraud Resolutions**" on Thursday, April 28 from Noon-1 pm and again from 5:30-6:30 pm at Heartland Community College in the Workforce Development Center (WDC), Room 1402.

2016 ANNUAL MEETING OF THE MEMBERS

MICU operates as a not-for-profit, member-owned cooperative and hosts an annual meeting for our members in March of each year. If you didn't make it to the 2016 meeting, here's what you missed:



There are always refreshments, great fellowship and fabulous prizes, plus a chance to visit with our staff, President Tom Stewart and our Board of Directors. Please plan to join us next year!

MICU Mobile!

Our new mobile app is now available at the App Store and on Google Play.

Now you can:

- Deposit checks straight from your phone into your MICU accounts
- View balances and transactions
- Transfer money between your MICU accounts
- Pay your bills online
- Set up account alerts



Mobile Money from MICU is safe, secure and totally integrated with MICU's online banking service. If you have online banking from MICU and a smart phone, you can use **MICU Mobile!** The old app has been deactivated, so download the new one today. It's FREE, and more convenient than ever.



Look for MICU at the FARMER'S MARKET!

This summer, Mid-Illini Credit Union will have a booth at the Farmer's Market at least once every month. Be sure and stop by to see us!

You can buy your favorite MICU merchandise and learn more about the latest products and services available from your credit union while you're buying fresh produce for your families and supporting local farmers!

2016 MICU Holidays

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

Memorial Day	Monday	May 30
Independence Day	Monday	July 4
Labor Day	Monday	September 5



MID-ILLINI CREDIT UNION
WHERE DIFFERENT | IS BETTER

Bloomington, Illinois
309.661.1166 | 800.527.2205
www.midillnicu.com



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