



## PRESIDENT'S MESSAGE

Dear Members –

Thanks for taking a few minutes to read this edition of *Different Stripes*. Here at Mid-Illini Credit Union (MICU), we take pride in helping our members make good financial decisions, and in offering products and services that protect you and yours in times of trouble.

To that end, we're pleased to introduce the Mid-Illini Borrower Security Debt Protection program, which you can learn more about in the accompanying article.

MICU's Save to Win members are watching their savings grow AND winning cash prizes every month. Right now, we're offering super-competitive rates on Share Certificates and Money Market accounts. The Skip-A-Pay program will return in November and December, so our members in good standing can skip a loan payment and free up some cash just in time for the holidays.

Before we get to the holidays, we'll celebrate International Credit Union Day 2017 on Thursday, October 19. As we have for the past few years, we'll celebrate throughout the week with special giveaways and refreshments and a special token of our appreciation for each member who comes in on International Credit Union Day.

Thanks for being a MICU member. We want you to know that our mission is to put people before profits by offering responsible, innovative financial services to everyone in a safe and friendly environment. We're here to help you, your family and your business.

Enjoy the football games, falling leaves and bonfires, and be sure to let us know if we can help as you gear up for the holiday season.

Sincerely,

Tom Stewart | President  
[tom@midillnicu.com](mailto:tom@midillnicu.com)

### 2017 MICU Holidays

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

Columbus Day	Monday	October 9
Veterans Day (observed)	Friday	November 10
Thanksgiving Day	Thursday	November 23
Christmas Day	Monday	December 25

## MID-ILLINI BORROWER SECURITY DEBT PROTECTION

Help protect your loan.  
Help preserve your standard of living.

Thinking about taking out a loan to make home improvements or buy a vehicle? You should take steps to protect you and your family in case something unforeseen happens. You're betting you can pay back your loan and you won't lose your job (through no fault of your own), or become disabled (due to injury or illness), or need to take family leave, or pass away, which could leave your family responsible for your loan balance.

Mid-Illini Borrower Security Debt Protection is a voluntary loan-payment protection product designed to help you get relief from loan payments if a protected life event unexpectedly happens to you.

Call Mid-Illini Credit Union at **309.663.2063** and ask about protecting your loans today.



*Disclosure: Your purchase of Mid-Illini Borrower Security Debt Protection is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative, or refer to the Member Agreement for a full explanation of the terms of Mid-Illini Borrower Security Debt Protection. You may cancel the protection at any time. If you cancel protection within 30 days you will receive a full refund of any fee paid.*

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## Looking for extra holiday cash? MICU CAN HELP!

### Holiday Skip-A-Pays are coming soon!

Free up some cash this holiday season when you skip a loan payment in November or December.

Terms and conditions apply, so check our website at [www.midillnicu.com/loans/consumer-loans/skip-a-pay/](http://www.midillnicu.com/loans/consumer-loans/skip-a-pay/) to see if you're eligible to skip your loan payment!



# CELEBRATE WITH US!

## MICU Member Appreciation Week – October 16-20 International Credit Union Day – Thursday, October 19



Since 1948, credit unions in America, and later around the world, began celebrating the philosophy and achievements of credit unions every year on the third Thursday in October.

The theme for International Credit Union Day 2017 is "Dreams Thrive Here," and it's meant to serve as a reminder of how effective credit unions like Mid-Illini are at helping all people chase and achieve their biggest dreams in life.

This is because, unlike other financial institutions, credit unions are not-for-profit, so our primary

purpose isn't to score record profits in order to cut distant shareholders bigger dividend checks. Rather, the primary purpose of credit unions is—and always has been—to be of service to our members. That means you.

Here at MICU, we'll celebrate our members all week long, October 16-20, with refreshments in our lobbies and tokens of appreciation for our members each day. On International Credit Union Day, October 19, we'll have a special gift for all our members who come in to see us.

We know you chose MICU to help with your financial needs, and we appreciate your trust. Please join us during Member Appreciation Week and let us return the favor!

### MICU Members are Winning Cash with Save to Win accounts! OPEN YOURS TODAY!



July, 2017 winner Shirley W.,  
from Bloomington.

Since introducing the Save to Win Account in April, we've given away almost \$500 to Save to Win members with our monthly and quarterly prize drawings!

We want to reward our members for saving more of their hard-earned money, and we can't think of a better way than with more cash. When you participate in Save to Win, every time you make a savings deposit of just \$25, you'll be entered in the monthly (\$50!) and quarterly (\$250!) prize drawings – and best of all, **it's free!**

All of the money that piles up in your Save to Win account is yours to keep along with the interest you earned, so there's never been a better time to get the ball rolling on your savings plan. With nothing to lose and everything to win, it's time to Save to Win.

Learn more at [www.midillnicu.com/save-to-win](http://www.midillnicu.com/save-to-win) or talk to a MICU Member Service Representative to open your Save to Win account and start saving today.

### \$0 BALANCE TRANSFER RETURNS IN JANUARY!

Watch the newsletter and [www.midillnicu.com](http://www.midillnicu.com) for news about 2018's Balance Transfer program! Lower interest rates AND a \$0 transfer option to help you manage your high-interest credit card balances at just the right time.

Coming soon!

### DISCOVER PROSPERITY! Move your saving accounts to MICU.

Safe, guaranteed earnings on your investment.

Save money. Make money. Earn the best rates in town.

Open a **Save to Win** certificate today with just \$25. Earn a chance to win cash prizes with every \$25 deposit\*, and earn dividends on your account from day one.

Traditional **Share Certificates** at MICU pay competitive rates over time. Open with as little as \$500 and choose a term from 30 days to 60 months. The more money you invest and the longer you leave it in the account, the more dividends you earn.

MICU **Money Market Accounts** pay more than double the going rate!\*\*

In return for a minimum balance of just \$2,500, you can open a MICU Money Market Account and earn better dividends! A Money Market won't replace your everyday checking account, but pays a better dividend than a traditional savings account.

Compare current rates from MICU against our competitors at [www.midillnicu.com/savings-rates/](http://www.midillnicu.com/savings-rates/).

\*Earn up to ten entries per month. Other terms and conditions apply. See [www.midillnicu.com/save-to-win/](http://www.midillnicu.com/save-to-win/) for complete details.

\*\*Rates accurate as of 9.15.2017. Rates are subject to change without notice.

Move your **SAVINGS** to MICU and watch your earnings **TAKE OFF!**

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