



PRESIDENT'S MESSAGE

Dear Members:

Happy New Year! I welcome each new year as another opportunity to start fresh, learn new things and to watch our MICU family grow in to whatever comes next. It's also a chance to recap the year just past for you, our members:

I'm sure you'll agree that 2013 was a year of change at your credit union. We're always working to deliver the best in products and service to nearly 8000 members here in central Illinois, and we found lots of new ways to do that in 2013, including:

- Converting to a new, state of the art computer system
- Opening our first branch office inside the Mount Pisgah Baptist Church
- Introducing the MICU Mini Mortgage Loan program
- The Catch A Break Cash Payday Loan Alternative
- The MICU Cash Card Prepaid Debit Card
- 13 of 27 employees are now certified credit union financial counselors (CCUFCs), and we can offer free financial counseling to MICU members anytime you need it
- New partnerships with over 25 businesses in the area to provide great deals on auto loans, financing for home improvements and even financial literacy classes for their employees

We've been working behind the scenes, too, by offering continuing education for our employees, advanced training for our team leaders and upgrades to our technology infrastructure so we can offer even more to our members as we move in to 2014.

It is the MICU mission to put people before profits by offering responsible, innovative financial solutions for everyone in a safe and friendly environment. It's our pleasure to do that for you, now and always. I wish you all peace, prosperity, good health and happiness in this new year.

Sincerely,
Tom Stewart | President

Save the Date

Mid-Illini Credit Union Members' Annual Meeting

Saturday, March 8, 2014 | 1-2 pm
Eastland Suites

1801 Eastland Drive, Bloomington, IL

As a not-for-profit, member-owned cooperative, we invite all our members to an annual meeting in early March. Our 2014 meeting of the members will be held on Saturday, March 8, from 1-2 pm at Eastland Suites.

March 2014

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8 <i>annual meeting</i>

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 apply for a position on the board, or to nominate any other credit union member for board membership in 2014.

For more information about serving on our board of directors, please contact President Tom Stewart at tom@midillnicu.com before February 1, 2014.

At our annual meeting, you'll have a chance to meet and greet our board of directors, our President and our staff. We'll also report on the credit union's 2013 financial performance, vote to elect our directors for 2014, give away some fabulous prizes and enjoy refreshments.

Please plan to join us.

2014 MICU Holidays

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

Wednesday, January 1	New Years Day
Monday, January 20	Martin Luther King Day
Monday, February 17	Presidents' Day
Monday, May 26	Memorial Day
Friday, July 4	Independence Day
Monday, September 1	Labor Day
Monday, October 13	Columbus Day
Tuesday, November 11	Veterans Day
Thursday, November 27	Thanksgiving Day
Thursday, December 25	Christmas Day

Need a New Car?

Your MICU Membership Gives You Three Great Ways To Save



Mid-Illini Credit Union has three ways for our members to save on a new vehicle purchase.

First, General Motors is offering all current and eligible credit union members preferred pricing on most new GM vehicles. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase. Visit **LoveMyCreditUnion.org** to see how much you can save and request your GM Authorization Number.

Secondly, our members can save big with great low rates when you finance your new vehicle at MICU. Contact us at 309.661.1166 or email **terri@midillinicu.com** directly to find out more about your vehicle financing options.

Third, you'll also save on fuel costs with GM's high-fuel efficiency vehicles.

Start saving today!

GM offers high-fuel efficient products in most high-volume vehicle segments, and more are coming to the market each year. (All fuel economy ratings below are EPA Estimates) The new Chevrolet Cruze Eco, with it's 42 mpg EPA highway estimate, offers the best highway fuel economy of any gasoline engine (non-hybrid) car in America. The Chevy Equinox and GMC Terrain crossovers offer space for the family and a 32 mpg highway estimate. Chevrolet Malibu has EPA mileage estimates of 22 mpg city, 33 mpg highway, and can travel nearly 500 highway miles on a tank of fuel. Chevy Silverado and GMC Sierra offer the best highway fuel economy estimates of any V8 pickups (22 mpg), and offer hybrid models for the ultimate in full-size truck fuel efficiency (20 mpg city, 23 mpg highway).

Resolved to save more money this year?

SAVE THOUSANDS with a MICU Mini Mortgage!



If you've hesitated to refinance your home loan because of high closing costs, wait no longer! Mid-Illini Credit Union is now offering the MICU Mini Mortgage program especially for you.

Available to everyone, but created particularly for homeowners with less than 15 years and less than \$100,000 left on their current home loans, the MICU Mini Mortgage offers:

- 5, 7, or 10-year terms
- No fees on loans under \$50K!*
- Low, fixed **rates**
- Re-fi up to 80% of your home's value
- Mini Mortgages for as little as \$20,000
- Interest paid can offer tax advantages**

You can save thousands in interest payments over the life of your Mini Mortgage loan. Visit the calculator on the Mini Mortgage Rates page of our website and see if a Mini Mortgage is right for you or contact **chelsie@midillinicu.com** for more information.

*\$250 appraisal fee for loans over \$50,000. MICU membership required. Minimum loan amount \$20,000.
**Consult your tax adviser for details.

Cranston Sparks Named Chamber Ambassador of the Year

Congratulations to MICU's Business Development Manager, Cranston Sparks, on being named **Ambassador of the Year** by the McLean County Chamber of Commerce!

As a Business Development Manager, Cranston works to recruit new business partners and new member groups for the credit union by promoting the responsible, innovative financial solutions that we offer to our members and by advocating for financial literacy initiatives with our community and company partners.

Serving as a Chamber Ambassador offers Cranston the opportunity to circulate, greet and welcome new Chamber members when they join and to introduce MICU and our products and services to McLean County's newest businesses. Ambassadors serve in many ways, from helping out at Chamber events to making introductions and encouraging Chamber participation wherever they go. These activities



support Cranston's work for the credit union by providing an avenue for making new contacts, strengthening relationships and accessing a wealth of information and community resources for the benefit of our members, company partners and employees.

It takes a tremendous amount of effort to serve as an ambassador and we congratulate Cranston for receiving this award!

The MICU Cash Card: Safe. Secure. Prepaid.
Discover unlimited convenience with the MICU Cash Card

- Checking Account Alternative
- Helps you stick to a budget
- Manage your account online
- No credit approval required
- Set up automatic payments
- Add funds online or in person
- Shop online
- Works just like a credit card
- Super low fees
- Load any amount, \$100-\$5,000

Safer than cash. Accepted everywhere that takes VISA.
Come in and get YOUR MICU Cash Card today!



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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.