



PRESIDENT'S MESSAGE

Dear Members –

Summertime is the busiest time of year, and we are here to help you make the most of it!

Right now, everyone's focused on summer vacations and camp for the kiddos, but soon it will be time to think about back to school and all the crazy scheduling and expenses that come with it.

From new shoes and backpacks to computers and cell phone plans, a Back-to-School Loan from MICU can help you send them back to school in style. Look for our special Back-to-School Loan offer later in this newsletter.

As always, we want to help you save money every chance we get. Our Save-to-Win program is off to a fantastic start, so be sure to learn more about that, and Sprint has just introduced their best-ever deal for credit union members. They're offering \$100 cash back for each phone that a new customer buys!

Whether you joined MICU for personal or business reasons, 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. The highest compliment we can receive is a referral from a satisfied member, so if you're happy with us, tell your friends and invite them to come join us too. You'll earn a \$25 referral bonus every time a new member opens a qualified account and turns in a referral card with your name on it. Just another way to let you know that we appreciate your business. Best wishes for a safe and happy summer!

Sincerely,

Tom Stewart | President
tom@midillnicu.com

2017 MICU Holidays

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

Labor Day	Monday	September 4
Columbus Day	Monday	October 9
Veterans Day (observed)	Friday	November 10
Thanksgiving Day	Thursday	November 23
Christmas Day	Monday	December 25

MID-ILLINI CREDIT UNION NOW ACCEPTS AMEREN PAYMENTS!

At our 2017 Annual Meeting back in March, one of our members asked "Why doesn't MICU accept Ameren Electric payments?"

The answer was "Because we didn't know you wanted us to!" You ask, we deliver. It's part of our mission to offer innovative financial solutions for everyone, and another benefit of being a member-owner at MICU, your not-for-profit financial cooperative.

Starting July, 2017, we will be pleased to accept your Ameren payments at any Mid-Illini Credit Union location.

Just walk up to our counter with your Ameren bill and be prepared to pay with cash, check, debit or credit card, and we'll be able to take your payment and post it to your account in real time. There is a \$1.25 convenience fee for this service.

GET A \$100 CASH REWARD FOR EVERY NEW LINE YOU SWITCH TO SPRINT

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.



Here's how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!



AUTOMATED LOAN PAYMENTS: NOW AVAILABLE AT MICU!



Here at MICU, we're always looking for new ways to save our members time and money. Did you know you can make automated loan payments each month and stop taking time to write a check and mail in a payment? It's quick and easy! Here are your options:

FREE OPTIONS:

1. Set up an **account-to-account transfer** from MICU Home Banking. Automatically move your money from a MICU savings or checking account to make your MICU loan payment. Account-to-account transfers can be set up as a one-time event, or can recur on the same date every month.
2. Set up an **automatic ACH payment** from any financial institution to make your payment. Just ask for an ACH Authorization form or download here: www.midillnicu.com/forms
3. Ask your MICU Loan Officer to set up a **"share to loan" transfer** for you, and pick the payment date that suits you best. Directions are on the ACH Authorization form.

OTHER OPTIONS:

1. Make a payment from within MICU Home Banking. Just log in to your account, click on the "Transfers" tab, then **choose the "ProPay Payment"** option from the drop down menu on the left. You can use **ProPay** to make a payment from any financial institution.
 - a. Fee: \$4.95 when you pay with a debit card or an electronic check **OR**
 - b. Fee: 2.95% of the payment amount if you pay with a credit card
2. Call in and **make a payment over the telephone**. Lots of members are used to this one and most comfortable making their payments this way, but it might be your most expensive choice.
 - a. Fee: \$3 per every \$100 of the payment amount, **OR**
 - b. Minimum convenience charge of \$15

Enrollment fee	Driver's Ed	Scissors
Book rental	Graphing calculator	Pencil box
Technology fee	Backpack	Tissues
Device rental	Pens	Clorox wipes
Yearbook	Pencils	School clothes
School lunches	Erasers	New shoes
Parking pass	Crayons	Gym clothes
Activity fee	Markers	
Sports pass		

SAVE TO WIN® THE SMARTEST WAY TO SAVE

SAVE MONEY WHILE EARNING CHANCES TO WIN CASH PRIZES!

Mid-Illini Credit Union wants 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 and quarterly 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

or talk to a MICU Member Service Representative to open your Save to Win account and start saving today.

COME ONE COME ALL...

Join us for the 7th Annual
**West Bloomington
Neighborhood Block Party**

Friday, August 4 | Noon-4 pm
On The Corner Of Mill & Mason St.

Free Food, Fun & Games, Disney Characters, Dunk Tank,
Bounce Houses, Performances, Snow Cones,
Cotton Candy & much more!!!

This event is made possible by donations from
generous sponsors in our community, including:

City of Bloomington, Bloomington Fire and Police
Departments, District 87, Mid-Illini Credit Union, Project Oz,
The Salvation Army, West Bloomington Revitalization Project
and CHARM, Inc.

Thanks for your support!

Back-to-School = Added Expenses

Get an A+ on Back-to-School this fall
with a Signature Loan from Mid-Illini!

We know that sending your kids back to school can be expensive.
Let us help. Borrow what you want to get them what they need.

Great rates and payment terms* you can live with.

Call our loan line at 309.663.2063 or apply online at www.midillnicu.com.

*Terms and conditions apply.
See our website for complete details.



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WHERE DIFFERENT | IS BETTER
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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.