



## PRESIDENT'S MESSAGE

Dear Members –

This message begins with a hearty and heart-felt THANK YOU to everyone who attended Mid-Illini Credit Union's (MICU) 78th Annual Meeting of the Members on Saturday, January 27 at Eastland Suites.

It was our pleasure to host over 120 members and friends of the credit union at this year's meeting. Our guests enjoyed an afternoon of great company, delicious refreshments, \$2000 in cash prizes and most importantly, a chance to learn more about the credit union.

We reviewed our 2017 financial performance, elected our 2018 board of directors, and presented more information to our membership about the wide variety of products and services available here at MICU. Everyone left with a fabulous parting gift, and a good time was had by all. If you didn't make it to the meeting, copies of our Annual Report are available at any Mid-Illini location.

As we move into summer time, we'd like to challenge every member of our credit union to ask at least one friend or family member to join us too. We've got a great referral program, and naturally, there's a reward! Look for details in the Member Referral story later in this letter and let's work together to help our coop grow!

As always, it's our goal to be here when you need us, and 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.

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

Sincerely,

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



## Mid-Illini Credit Union's 78th Annual Meeting of the Members

Saturday, January 27, 2018 | 1-3 pm  
Eastland Suites Hotel & Conference Center

This year's annual meeting was one of the best! Over 120 members and friends of the credit union gathered for food, fun and fellowship.

Starting at 1 pm, members were invited to join in a social hour. Guests had the opportunity to visit with one another, talk to MICU Directors and staff, and to make their own nachos, enjoy the baked potato bar and indulge in delicious cookies and brownies while they visited.

There were children's activities too, and everyone got to spin the world-famous MICU prize wheel and earn a chance to go home with a prize!

The official meeting was called to order around 2 pm, and members approved our annual reports, reviewed our 2017 financial performance, learned more about MICU's products and services and had a chance to win \$2,000 in cash prizes!

The annual meeting is your best opportunity to exercise your rights as a member-owner of Mid-Illini Credit Union.

Please plan to join us for our meeting in 2019!

### Congratulations to all our 2018 Cash Prize Winners!



### 2018 MICU Summer Holidays

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

Monday, May 28	Memorial Day
Wednesday, July 4	Independence Day
Monday, September 3	Labor Day

# REFER A FRIEND, GET \$25!

We love our members at MICU, and we want to share the love this summer. When you have a great experience at Mid-Illini, pick up one of these handy referral cards and invite your friends and family to come and join us, too.

You love your friends and family, right? So if you want them to have the best banking experience in town, just like you do, ask them to come and open a qualified account at Mid-Illini. Just fill out the information requested on the card.

For every qualified referral that you send us, we'll give you \$25. And we'll give the new member \$25, too, just for joining up.

\$25 will be automatically deposited into your primary share savings account within 30 days after new member's account is established.



## MANY THANKS, A FOND FAREWELL and A WARM WELCOME *By Tom Stewart, President*

As a democratically-controlled, member-owned financial cooperative, here at MICU, we appreciate our members. Each year, committed members are nominated and elected to serve on our volunteer Board of Directors. Our Directors give of their time, talent and expertise to provide oversight and governance of our co-op, some for many, many years.



**Jim Isom**

Since 1981, Jim Isom has served on our Board of Directors, and he has been Chairman of our Board since 1998. At our February board meeting, Jim resigned his position as Chairman and his seat on our Board.

As you can imagine, in his 37 years of service, Jim saw many changes come to the credit union.

Jim was already on the Board when I was hired in 1989.

During Jim's service he helped organize our move from the old Laesch Dairy Barn on Empire Street to our new headquarters on Eastland Drive in 1998.

Jim was also there to support us when we opened our west-side branch location in 2013.

He helped us move from record-keeping on paper ledgers to our state-of-the-art electronic processing system, and

supported our more recent moves to offer a mobile banking app to our members and to move from paper to electronic document signings.

Through all these changes and many more, Jim's steady leadership and innovative ideas helped the credit union to offer the products, services and personnel required to keep up with changing times and the never-ending disruptors that threaten our industry.

I am joined by the other members of the Board, our staff, and our membership at large when I thank Jim for his hard work and dedication over the last four decades of board service. We thank you for your service, and we wish you the best.

As always, we continue to look forward. We offer a hearty welcome our new Chairman of the Board, Ben Ryburn, who has agreed to serve as our next Chairman of the Board. He previously served as Chairman for another Credit Union Board of Directors, and brings a wealth of practical knowledge, emotional intelligence and credit union experience to his new role as Chairman.

With much appreciation and many thanks to Jim for his years of service, and a warm welcome to Ben, we look forward to the future together.



**Ben Ryburn**

**Refinance your auto loan right now at Mid-Illini and we will**

- Pay your title fee (up to \$100) and
- Pay you up to \$200 cash back for refinancing with us!

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Limited time offer, may end without notice. Offer not valid on loans or autos currently financed at MICU. Must meet underwriting guidelines. All members may not qualify. Other restrictions apply.

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