

Got a Clunker?

You love your car, but it might be time for an upgrade. Dishing out a lot of dough each month just to keep Old Betsy running may be causing your budget to scream, "It's time for a change!" *Come to the credit union.* We can put you in the driver's seat of a new car.



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By going to www.mutualfirst.com and clicking on the Mortgage Loans and Rates link, you'll be able to access all the resources you need to make an informed decision about your mortgage. You can choose your rate and term, utilize the rate watcher, get a personalized quote and more! You'll get an online, local, fast approval. Talk with Patrick or Mike:

Apply Online Today!

Patrick Innis
402-697-3428
pwinnis@mutualfirst.com



Mike Howe
402.697-3411
mjhowe@mutualfirst.com



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- ▶ No Annual Fee
- ▶ No Balance Transfer Fee



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With prices going up every day, it's nice to know you can count on Mutual 1st Federal.

Move your balances today and save!



Locations

Main Office | 145th & F

	Lobby	Drive-Up
M - F	8am - 6pm	7am - 6pm
Sat.	9am - 1pm	8am - 1pm

Harold's Square | 80th & Blondo

	Lobby	Drive-Up
M - F	9am - 6pm	7am - 6pm
Sat.	9am - 1pm	8am - 1pm

Call Center

402.697.8200 Local

877.697.8545 Toll-Free

402.697.3591 Fax

M - F	9am - 6pm	Sat.	9am - 1pm
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Telephone Teller

402.330.0104 In Omaha

800.697.8247 Outside Omaha

Over 75 FREE ATMs

Mutual 1st Federal Main Office
145th & F Street

Metro Health Service FCU
11102 Emmet St.

All Walgreens Locations
Throughout Lincoln & Omaha

Mall of the Bluffs | Council Bluffs, IA
Oakview Mall
Westroads Mall

For a complete ATM list or to open an account online, visit www.mutualfirst.com



Visit cuseservicenetwork.com for locations. Over 4,000 branches nationwide.



Dollars & Sense

Spending and saving advice from your friendly credit union

March 2011



CU Matter Distinguished Service Awards

Carol O'Donald

CU Matter Support Winner

In May, Carol will be with the CU for 21 years. She enjoys sharing her knowledge with credit union members and fellow staffers. Carol finds it especially fulfilling to assist members with specialized problems that challenge her knowledge.

Patrick Innis

CU Matter Sales & Service Winner

Patrick has been with Mutual 1st Federal for 5 years. Starting as a Branch Manager, he has spent the last 3 years as Business Development Officer. Patrick's areas of expertise are Health Savings Accounts and Mortgage Origination.



Mutual 1st Federal's 62nd Annual Meeting Results

Mutual 1st Federal held its 62nd Annual Meeting on Tuesday, March 8, 2011. The 2010 annual report was presented as well as a discussion of what's ahead in 2011. Mark Uden, Credit Union President and CEO, discussed new technologies, products and services Mutual 1st Federal is offering to members. Now, is a great time to be a credit union member!

For a copy of the Mutual 1st Federal 2010 Annual Report please stop by a branch location or call 402-697-8200.

Philip Moon Wins \$1500 Scholarship Award



Award winner Philip Moon with the Mutual 1st Federal scholarship committee

(L to R) Linda Beach, Mike Howe, Philip Moon, Adrian Heston, Amy Brandt, Megan Geissing

New for 2011, A scholarship opportunity for first-year college students through Mutual 1st Federal. This scholarship was available to all high school seniors who are current credit union members or whose parents are current members.

The contest was announced in January and we were very pleased to have 24 completed applications and essays that were judged to select our \$1500 scholarship winner.

The topic of the essay was: "What are the financial challenges of college and how do you plan to address them?"

The final decision in judging was difficult based on the excellence of ALL candidates who entered, but the winning essay belonged to Mutual 1st Federal member Philip Moon. Philip plans to put his money toward his tuition in pursuing a Broadcast Journalism degree at IWCC and later UNL. Congratulations Philip! We look forward to offering this scholarship to our membership again next year.

Holiday Closings

Monday May 30
Memorial Day

Monday July 4
Independence Day



Helping a great cause is as easy as chocolate

Next time you stop by a Mutual 1st Federal branch, pick up a **World's Finest Candy Bar for only \$1.00**. Proceeds benefit Children's Miracle Network and stay right here in Nebraska.

Go Green

with e-statements & Free online bill payer

Sign up for FREE e-statements & online bill payer today! You'll receive an email notification when your statement is ready to view, and once you sign up all of your statements from that time on will be available to you through Online Access. Don't forget online bill payer is easy, convenient and Free! Save time, paper & postage with Mutual 1st Federal.



Remote Deposit Service

Tired of sending staff & runners to make deposits? Tired of sitting in your car in the drive thru lane watching your gas gauge go south? Have a check that you've been carrying around for too long?

Mutual 1st Federal has the solution for you. With our new product DeposZip, you can make all your deposits from the comfort of your office, home or home office ANYTIME. Special equipment is not needed, a simple flat bed scanner/multi-fun-tion device will work.

Contact us at www.mutualfirst.com or 402.697.8200

Don't Get Denied

Opt in for overdraft protection

Have you been denied at the ATM or checkout when using your debit card? If so, the reason is the new federal regulation that requires your permission for us to process the transaction that would take your account negative, and charge you a fee if you should need to access overdraft protection.

What happens if you don't Opt In?

Your purchases or withdrawals may be denied if you don't have enough money in your checking account at the time. Mutual 1st Federal wants to be able to provide you access to your account as well as your overdraft protection privileges. All you have to do is complete the "Opt In" form that can be found at any branch office or on our website www.mutualfirst.com



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*Annual Percentage Yield (APY) accurate as of 10-01-2010. Minimum to open account is \$100. Rate tiers are as follows: 4.15% APY applies to balances of \$0.01-\$15,000 and 0.50% APY applies to balances over \$15,000 as long as qualifications are met each statement cycle. 0.10 APY applies to all balances if qualifications are not met. All balances will earn service charge. Available to personal accounts only.

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