

Why Choose a Credit Union Over a Bank? THE CREDIT UNION DIFFERENCE

Credit Unions, on average, have better rates and fewer fees than banks. Because of the not-for-profit structure, any earnings the credit union makes are distributed as dividends to the members. Earnings are also invested in additional products and services for your convenience. **At a credit union, YOU are the shareholder with benefits.**



Youth Accounts

Share the gift of credit union membership with your family. **Open up a kids savings account and receive a FREE piggy bank.** Children, Grandchildren, Nieces & Nephews of any age. It's never too late (or too early) to start the good habits of savings.

Stay Connected

Keep up with the latest products & services at Mutual 1st Federal by making sure your email address is up-to-date. Simply visit a branch, or contact our Member Service Call Center at 402-697-8200 or info@mutualfirst.com.



\$1500 Scholarship Award

High school seniors who are current credit union members, or whose parents are current members are eligible to win a \$1500 Scholarship by submitting an essay to Mutual 1st Federal by February 15th, 2011.

Essay Topic: What financial challenges does attending college present and how do you plan to address these challenges?

Essay Deadline: Feb. 15th, 2011

Send Essays to: Mutual 1st Federal | Attn: Megan Geissing | 14510 F Street Ste. 201 | Omaha, NE 68137 | or mageissing@mutualfirst.com

Winner will be announced at our annual meeting on Tuesday, March 8th, and will receive \$1500.



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 Drive-ups
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 cuservicenet.com for locations. Over 4,000 branches nationwide.



Dollars & Sense

Spending and saving advice from your friendly credit union

January 2011

REWARDS CHECKING

4.15%* APY

ATM FEE REFUNDS**

NO MINIMUM BALANCE

Rewards Rate Qualification Each Cycle:

- ▶ Make 12 Debit Card Purchases
- ▶ Enroll in Electronic Statements
- ▶ Set up 1 Direct Deposit or Automatic Payment from your Account



mycheckingpays.com

*ATM fee refunds up to \$25 per cycle when qualifications are met. **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 \$.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 4.15% APY to 0.50% APY as long as qualifications are met. Rates may change after the account is opened. Fee may reduce earnings. No minimum balance required. No monthly service charge. Available to personal accounts only.

Mutual 1st Federal's 62nd Annual Meeting 1949-2011

▶ **Tuesday, March 8 | 6:30pm**
Mutual 1st Federal | 14510 F Street Omaha, NE 68137

You are invited to attend the Mutual 1st Federal annual meeting. Enjoy refreshments and door prizes. This is your opportunity to hear a recap of your credit union's results over the past year and learn what's ahead for 2011. Please join us to celebrate the credit union difference and to elect your Board of Directors.

Business Meeting & Board of Directors Election

Two board members will be elected to serve on our volunteer Board of Directors from the following candidates:

Mike Larkin* **Patrick Jarrett*** (*indicates incumbents)

Voting Procedures

Any qualified member of Mutual 1st Federal, who is at least 18 years of age and a primary account holder will be eligible to vote. Balloting will be conducted at all credit union locations and on the credit union website, www.mutualfirst.com, the week prior to the annual meeting on March 8, 2011.

Absentee Ballot Voting

Voting by absentee ballot is also available. Simply request an absentee ballot in writing by March 1st, 2011 and address your request to: Board of Directors | Mutual 1st Federal | 14510 F Street Ste. 201 | Omaha, NE 68137

Absentee ballots will be accepted through March 7th.

Board of Directors Election Nomination by Petition

Nominations for vacancies can also be made by petition. The petition must be signed by at least 1% of Mutual 1st Federal's total membership, which as of October 31, 2010 was 12,223. Valid petition nominations must be filed at any Mutual 1st Federal locations by 6:00pm, February 9, 2011. A biographical form can be obtained at any branch location.

Supervisory Committee Volunteers

Mutual 1st Federal is looking for volunteers to serve on our Supervisory Committee. Positions on this committee are appointed by the Board of Directors after the March elections.

If you are interested in serving your Credit Union and would like to be considered for this important committee, please contact Kelly Brown at 697-3431 or kabrown@mutualfirst.com.

Holiday Closings

Monday Jan. 17
Martin Luther King, Jr. Day

Monday Feb. 21
Presidents Day

Buying or Refinancing?

It's still a great time to consider refinancing your mortgage loan. With today's low rates, you may want to pay off your mortgage in a shorter timeframe. Or when you're ready to make a move, we're here to get you preapproved for your mortgage loan and let the house hunting begin. With our new Mortgage Web Center, customizing the best option to fit your needs is easier than ever! Learn more at mutualfirst.mortgagewebcenter.com or by calling 697-8200.



Start a Savings Habit

Have trouble sticking to a savings goal? Set up an automatic transfer from your paycheck or checking account to go into a savings account each month. If you don't see it, you're less likely to spend it. Saving for something special? We can set up a savings account for you. Focus on saving for the next holiday season with a Christmas Club Account, and don't forget about Vacation Accounts to help you save for that upcoming trip. Open an account online at mutualfirst.com or by calling 697-8200.

1st Class Club Event

On Dec. 7 over 45 members and guests attended the 1st Class Club "Breakfast & Bingo" event. It was a great opportunity to celebrate the holidays with our members. This was our 3rd bingo event! Watch for more event details this spring. The 1st Class Club is open to members 55 & better. Contact Jaycie for more details 697-3429 or jlclure@mutualfirst.com.



Commercial Services

In the race to succeed, your business has to be faster than the rest. Stay ahead of the pack with Mutual 1st Federal's Commercial Services. Our business service team offers you an amazing menu of products and services. Talk with Bryan or Shelly:

Bryan McGee
VP Commercial Lending
697-3491
blmcgee@mutualfirst.com

Shelly Schreiner
Commercial Products Specialist
697-3440
ssschreiner@mutualfirst.com



CU Matter Award

Congratulations to Mitzi Mason, assistant branch manager, our 4th quarter sales & service winner! Mitzi has been with the credit union for 5 1/2 years. She enjoys serving our members and participating in credit union activities and events. Keep up the great customer service Mitzi. Stop by the 145th & F street branch to congratulate Mitzi Mason!



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**There's money
in your home.
Use it.**

GET A HOME EQUITY LOAN
WITH RATES AS LOW AS
3.74%*APY

- ▶ Refinance credit cards.
- ▶ Payoff car loans.
- ▶ Finance college.
- ▶ Take a dream vacation.

Use your well-deserved equity and good credit to save even more on any debt or spending in your future. **Hurry! Limited time offer.**

Call us at 402-697-8200
or visit mutualfirst.com

*Annual Percentage Rate (APR) as low as 3.74% with direct deposit and auto payment subject to credit approval. Fixed loan rate based on 5 yr term and 70% Loan to Value. Different rates apply for other LTVs. New loan amounts of \$20,000 or more. Rates are subject to change. Property insurance is required. Cost of appraisal not included. Consult your tax advisor regarding deductibility of interest. Monthly payment example at 3.74% APR for 60 months is approximately \$18.00 per \$1,000 borrowed.

Better Banking at a Credit Union

Top 10 Things to do Online

1. **Join Mutual 1st Federal** and tell a friend.
2. **Open savings and checking accounts.** Savings, Club Accounts, Certificates Rewards Checking rates are at 4.15% with ATM Fee Refunds! Visit mycheckingpays.com for more information.
3. **Fund new accounts** with transfers or debit/credit card, or mail in a check.
4. **Utilize Online Banking** and get complete access to all your accounts.
5. **Use Bill Payer, view e-statements and sign up for e-alert.**
6. **Connect from anywhere with Mobile Banking** on your smart phone.
7. **Use Remote Deposit** and deposit checks from home or work with the use of a scanner.
8. **Get rate quotes** on mortgage loans and refs.
9. **Apply for Mortgage Loans.**
10. **Apply for auto and other loans.**



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AS LOW AS

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*As low as 4.74% Annual Percentage Rate (APR) on 60month term with direct deposit and automatic payment. Monthly payment example : \$19 per \$1,000 at 4.74% for 60 months. Most loan approvals available within one hour. With Approved Credit. Rates subject to change.