


Dollars & Sense

Spending and saving advice from your friendly credit union

January 2012

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 Mutual 1st Federal

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MutualFirst.com

Mutual 1st Federal's 63rd Annual Meeting 1949-2012

▶ **Tuesday, March 13 | 6:30pm**
Mutual 1st Federal Conference Center | 14510 F St., 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 2012. Please join us to celebrate the credit union difference and to elect your Board of Directors.

Business Meeting & Board of Directors Election

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

Kristina Williams* **Nathan Watson*** **Darrell Stuedemann*** (*indicates incumbents)
Bill Sauer **Douglas McCash** **Richard Knihal Jr.** **Scharlie Fitts**

VOTING PROCEDURES: Any qualified member of Mutual 1st Federal, who is at least 18 years of age 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 13, 2012.

ABSENTEE BALLOT VOTING: Voting by absentee ballot is also available. Simply request an absentee ballot in writing by March 1st, 2012 and address your request to: Nominating Committee c/o Kelly Brown | Mutual 1st Federal | 14510 F Street Ste. 201 | Omaha, NE 68137
Absentee ballots will be accepted through March 8th.

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, 2011 was 12,037. Valid petition nominations must be filed at any Mutual 1st Federal locations by 6:00pm, February 2, 2012. 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

Dec. 26 • Christmas

Jan. 2 • New Year's

Jan. 16 • Martin Luther King, Jr. Day

Feb. 20 • Presidents Day

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Ron Miscek

Congratulations Ron

Ron Miscek has been recognized by the Credit Union Service Network. The CUSN Network supports Shared Branching that MFFCU participates in. Ron received a PERFECT SCORE on his secret shop by CUSN Network employees. Ron has been with the credit union since 2004. He enjoys cooking, walking and football. Stop by our Main branch location and congratulate Ron!

\$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 16, 2012.

Essay Topic:

Establishing a good payment history, savings habits and smart spending to build credit will be just as critical to your financial future as your college education and work experience.

In this essay contest, please tell us:

“How can my credit union help me be most successful in the future? Include products, technology and education that you feel are necessary to help establish smart spending, credit and savings habits.”

Essay Deadline: February 16, 2012

Send Essays to: Mutual 1st Federal | Attn: Amy Brandt | 14510 F Street, Ste 201
Omaha, NE 68137 | or email: ajbrandt@mutualfirst.com

Winner will be announced at our annual meeting on Tuesday, March 13, 2012

*\$1500 prize will be awarded upon supplying college registration information/tuition bill to the credit union. The scholarship committee reserves the right to award a \$1000 winner and \$500 second place winner of the scholarship if deemed necessary based on scoring.

Save to Win

Open your certificate now for a chance to win \$25,000!!

Save To Win is a prize-linked certificate account available only to credit union members in selected US States. Save To Win was designed to help you build strong savings habits and to reward your effort with chances to win prizes! Every \$25 deposit (up to 10 per month) into this special certificate generates another entry into your state's prize drawings. Unlike traditional lottery, you don't lose anything with Save To Win. All of the money you deposit into the account, plus interest, is yours no matter the outcome of the drawing.

Visit mutualfirst.com or savetowin.org for details and official rules.



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

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Mall of the Bluffs | Council Bluffs, IA

Oakview Mall

Westroads Mall

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CU Matter Distinguished Service Awards



Valerie Vargas CU Matter Service Winner

I have been with Mutual First Federal for almost 4 years. I started as a Teller / Account Rep at Papillion, moved on over to Blondo, and have now found my home in Ecomm. Working with my girls upstairs is always fun! I really enjoy my new position as the Mortgage Loan Servicer. I've learned so much and I appreciate how busy the position keeps me. I am a newlywed. My husband Jeremy and I were married October 1st. We are hoping to start our family very soon. As for now, we have our 120 pound Rotweiler "child" to keep us busy. – Valerie Vargas, Mortgage Loan Servicer



Sean Davis CU Matter Service Winner

I've been with Mutual 1st Federal for over 3 years. I was originally hired as a Teller at our old Papillion location. Over the years, I moved up to Account Rep and now I'm currently a Financial Representative. I work at our Main location opening new accounts and loans. I love meeting new members and being able to help them with their financial needs. Being a Financial Rep at the credit union is a very rewarding job. I'm a very outgoing and entertaining person. I'm also a die-hard Iowa State Cyclones fan! – Sean Davis, Financial Representative



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