

Dollars & Sense

Spending and saving advice from your friendly credit union

June 2011

mortgages
simplified

Online applications
Personalized Quote with payment and closing cost estimates; Rate Watcher service
www.mutualfirst.com

Fast Local approvals & closings
mortgage servicing after the sale

Contact us and let us show you what **Mutual 1st Federal** can do for you.





14510 F St, Ste 101 • Omaha, NE • 402-697-8200

Bank Anywhere

Did you know Mutual 1st Federal is part of the **Shared Branching** network? Shared Branching lets you conduct transactions at more than 4,300 participating credit unions around the world. At no extra charge!

Shared Branching means more convenience for credit union members. By partnering with other credit unions across the country, we can provide members with more convenient, easy access to your accounts and your money. You can conduct several basic transactions at more than 4,300 Shared Branching locations, including 40+ Nebraska and Iowa locations. Learn more at www.cuservicenetwork.com.

Bank Anytime

Need to do some banking but don't have time to stop by the credit union? No problem! With **Online Access** you can bank when you want, where you want.



- ▶ Pay bills online
- ▶ GO GREEN with eStatements & eAlerts
- ▶ Mobile banking for your smartphone—check balances and make transfers from your phone
- ▶ Remote Deposit allows you to make a deposit from home or work using a scanner
- ▶ Open additional accounts online and apply for loans online


Simply Better Banking

With **Shared Branching** and **Online Access**, banking has never been more convenient. Count on Mutual 1st Federal to provide you with new technology & products to better serve our members and our community.

Have questions regarding our online tools and services? Contact us, we'd love to show how convenient banking should be! 877.697.8545 or visit a branch location.

FOLLOW US ONLINE

 @Mutual1stFCU

 Mutual 1st Federal

➔ **Check out our blog:**
mutualfirst.wordpress.com

MutualFirst.com

Holiday Closings

Monday, July 4
Independence Day



CU Matter Distinguished Service Award

Kristin Johnson: *CU Matter Sales & Service Winner*

"At the end of August 2010 I started at Mutual 1st Federal, a few weeks later I found out I was expecting a baby! As exciting as that is, I was a little stressed out starting a new job and handling all the emotions that come along with pregnancy. I got through it with the help of my awesome staff. I love all of the employees I work with and also enjoy serving our members. Mutual 1st Federal has a great support system and I am very happy to be here!" **Stop by the Blondo branch to congratulate Kristin!**





Funds Availability Policy

Effective July 21, 2011 the next day availability of deposits by check into a transactional account will increase from the current \$100 to \$200.



Go ahead, double dip

Scoop up a new Visa® Platinum Plus

Earn 2,000 ScoreCard Bonus Points

Redeemable for merchandise & travel rewards

As low as **10.99% APR**

Low Rate | No Annual Fee | No Balance Transfer Fee

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*All loans with approved credit



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

*See credit union for details. Rates subject to change and all loans with approved credit.

Pay at the Pump Notice

Pay at the pump notice: In response to increased gasoline prices the Visa® network has announced that effective June 18, 2011 the "hold" amount for pay at the pump gas will increase from \$75 to \$125 for all consumer and business card transactions initiated at Automated Fuel Dispenser (AFD) terminals. This change was implemented in an effort to reduce the number of self-service fuel pump "shut offs" that directly affect cardholders. Please be advised that this may increase your pay at the pump hold amount from \$75 to \$125. If you choose to pay inside for fuel purchases, the hold amount will equal your exact purchase amount. Please call us at 402.697.8200 toll free 877.697.8545 for additional information.

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

All Walgreens Locations

Throughout Lincoln & Omaha

Mall Drive-ups

Mall of the Bluffs | Council Bluffs, IA

Oakview Mall

Westroads Mall

Ask about our Rewards Checking and earn **ATM fee refunds** up to \$25/month!

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



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The Member-Friendly Financial Network

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