

**JULY  
2008**

**DISTINGUISHED  
SERVICE AWARD:**

**ALLISON BROWN**



*Telephone Representative*

In just 7 months with the credit union, Allison has consistently attained or exceeded her goals and received high marks in her customer service as a Telephone Representative. With compliments and thanks from members for going that extra mile, Allison is awarded this honor. **Congratulations Allison!**

**HOLIDAY CLOSING:**

INDEPENDENCE DAY  
July 4<sup>th</sup>

LABOR DAY  
September 1<sup>st</sup>

We'll be open online:  
[www.mutualfirst.com](http://www.mutualfirst.com)

**TIME FOR A CHANGE \$10,000 WINNER**

We would like to congratulate Laura Kuehl, along with her husband Joe, who saved her way into winning the \$10,000 Time for a Change contest.

The random drawing took place on May 30, 2008. Entrants were based on a promotional period February 1-April 30, 2008 either opening a new checking or savings account with \$1,000 or more, adding \$5000 or more to an existing account or entering by mail.

It was great timing for Laura and her husband Joe to win the prize as they are building their first home. Laura will also begin a new job this Fall as a teacher at St. Bernard Catholic School and she selected the school as the charity to receive the \$1,000 prize on her behalf. It's one more way we're spreading the good news of Mutual 1<sup>st</sup> Federal in the community.

Thanks to her parents Laura has been a member since 1985, and she credits learning about good saving habits in particular to her dad. Family membership is what Mutual 1<sup>st</sup> Federal is all about and we encourage you to share the credit union with your family as well.



Above: Winner Laura Kuehl and husband Joe.



Left: Laura's family - Steven & Denise Becker, and younger brother Bob - were also on hand as she received her prize.

**BIG SAVINGS ON AUTO LOANS  
FROM YOUR CREDIT UNION!**

**ALL AUTO LOANS -  
NEW, USED, REFINANCED**

**NO PAYMENT  
For 90 Days**

**3.99% APR\*  
first 3 months**

Then enjoy LOW LOW RATES for the life of the loan. As low as  
**4.99% APR\* 48 months**  
**5.99% APR\* 60 months**  
**6.99% APR\* 72 months**

\*Annual Percentage Rate (APR) at 3.99% for first 3 months and then adjusts to qualified rate for term of loan. No payment due for 90 days.

**BIG Savings**  
 At Your Community Credit Union.  
**JOIN TODAY!**  
 Call 697-8200  
 or visit us at: [www.mutualfirst.com](http://www.mutualfirst.com)

**Mutual<sup>1st</sup> Federal**

**3.99% APR**  
 No Payment for 90 Days  
\*Auto Loans & Home Equity Lines  
 3-6 month later rates vary

# “I wish I would’ve known...”



Get the message with  
Mutual 1<sup>st</sup> Federal  
E-Notices and E-Alerts

Now you can get same-day notices by email from Mutual 1<sup>st</sup> Federal about YOUR account.

## E-Notices are emailed to members with current addresses for:

- Non-Sufficient Funds (NSF) *aka: bounced check*
- Checks or Automated payments covered by Courtesy Pay (and charged NSF fee)
- Certificate Maturity Notice
- Line of Credit Payment Due
- Late Loan Payment



## E-Alerts – CUSTOMIZE YOUR OWN through Online Access

Sign in to Online Access at  
[www.mutualfirst.com](http://www.mutualfirst.com).

Go to the tabs at the top right side for “E-Notices” or “E-Alerts” to set up your message options:

- **Account balance: Receive an email when your account reaches a specified amount**
  - Choose Account/Suffix - Choose to notify on “above, below, equals” - Choose Amount - Choose Type of “balance, available balance, interest rate”
- **Funds withdrawn or deposited**
  - Choose Account/Suffix - Choose to notify on “above, below, equals”
  - Choose Amount - Choose Transaction Description (optional) – Leave the amount blank, and enter a Transaction Description of “My Payroll” or similar, for example, to be notified when payroll is deposited.
- **Check Clearing:** - Choose Check number - Choose Check amount (system searches for match on: check number, or check amount, or both)
- **Reminders:**
  - Date to notify
  - Enter Message - For each notification, choose where the email notification will go by specifying the email address.



## Getting Involved in our Community

Brenda Shannon, Relationship Specialist at Mutual 1st Federal receives the Trailblazer Award from Project PAYBAC.

Recently nominated by Sue Roberts, Liaison for Millard North High School Project PAYBAC, Brenda Shannon received the Trailblazer Award for Mutual 1<sup>st</sup> Federal.

In the 2007-08 school year there were over 350 PAYBAC Partners for Millard Public Schools. Six of those PAYBAC partners were recognized with honors at their awards night.

The Trailblazer Award was earned for “Making a difference by developing and implementing a creative new program.”

“By teaming up with our schools, we are not only providing much needed financial education but also awareness of the credit union difference in our community,” shared Shannon.



## HOME EQUITY LINE OF CREDIT

**3.99% APR\*\***

First 6 months & No Payment for 90 days

## HOME IMPROVEMENT LOAN

**6.99% APR\*\***

No time to wait for the cash you need for a home improvement project? Ask about our Home Improvement Loan Today!

## FREE SHRED DAY...SATURDAY, AUG. 16<sup>th</sup>

Main Branch - 14510 F St. parking lot - 9 am - 11 am

BE Safe with your Financial Information at Mutual 1st Federal's FREE SHRED DAY:

- Maximum weight 75 lbs (about 4 boxes) per household
- Staples or paper clips are OK
- Absolutely NO Plastic and NO Cardboard will be allowed in shredders

Drive in and drop off your shredding for secure and safe disposal.

**FACT: Identity theft hit 8.4 million adult Americans in 2007, an average cost of \$5,720 per victim.**

~Midlands Business Journal 06/08

## MAKING A DIFFERENCE *in Our Community*



American Cancer Society & Omaha Food Bank were elected as 2nd quarter charities.

The ACS will receive over \$1500 raised through employee cook offs, change jars, silent auction & raffle.

Nearly \$500 was also raised by employees for donation to the Omaha Food Bank. Looking ahead to the next quarter, The United Way will be a designated charity.

The next time that you're in a branch, look for donation jugs and join us as we make a difference in our community!

## MEMBER INFO CENTER: SUMMER TRIPS, TRAVELS & TIPS

### DEBIT CARD PREAUTHORIZATION

We don't want to dwell on rising gas prices, but we do want to inform you that as you swipe your card to "Pay at the Pump" the gas station you are using may preauthorize up to \$75 or \$100 before you begin to fill your tank. This preauthorization remains effective for 72 hours and MAY effect your available account balance when you go to make other purchases during that timeframe.

How to avoid this preauthorization "hanging out on your account"? Pay inside at the cash register after your tank is full.

### I NEED TO GET TO THE CREDIT UNION WHILE I'M ON THE ROAD!

If we can't help you at [www.mutualfirst.com](http://www.mutualfirst.com) or 1-877-697-8545... go to any of the 3300+ CU Service Center branches nationwide to conduct transactions just like you would at any Mutual 1<sup>st</sup> Federal branch back home!



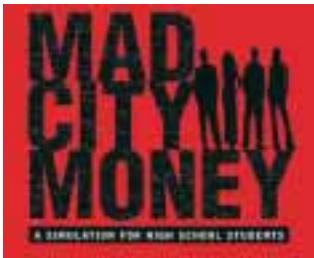
Shared Branching is a concept that credit unions have tapped into to make life more convenient for you. Search for branches at [www.cuservicenetwork.com](http://www.cuservicenetwork.com) (or call 1-800-919-CUSC) to find a location in your destination area.

What does this mean to you and your road trip? Don't pay ATM or check-cashing fees at other financial institutions. Don't worry about carrying too much, or too little cash. Don't worry because you forgot to schedule your car payment before you left...

Visit Mutual 1<sup>st</sup> Federal at home or on the road.

### 1ST CLASS CLUB MEMBERS:

A September trip to Garst Farms in Coon Rapids, IA is being planned. Watch your mailbox for details and deadlines!



## FREE Money Management for Ages 12-17

It's Interactive...It's Exciting...It's Challenging

Tuesday, July 23<sup>rd</sup>

5:30 pm - 8:00 pm

Nebraska Children's Home - 4939 S. 118<sup>th</sup> Street

Register today at [www.nebraskacreditunions.org](http://www.nebraskacreditunions.org)

## CHECK YOUR CREDIT CARD RATES!

Don't get nabbed by high rates, or annual fees...Mutual 1<sup>st</sup> Federal offers a

- **Low Fixed Rate as low as 8.99% APR**
- **No Annual Fee**
- **ScoreCard Reward Points**

VISA CREDIT CARD to you as a member. Check it out before you charge again!

## MUTUAL 1<sup>ST</sup> FEDERAL FEATURED BUSINESS



The original Dickey's was opened in Dallas, Texas in 1941 with a simple goal – "Serve the best tastin' barbecue imaginable, just the way people like it. And don't make 'em wait too long to get it."

Local owners and managers Gary and Arlene Arnold opened their Omaha Dickey's location at 144<sup>th</sup> and F Streets in January of 2008 and have plans to open additional stores in the area. "We provide a comfortable down home atmosphere for our dine in customers, fast service for our working lunch customers and catering for those that just don't have time to run out for lunch."

Being next door to a Mutual 1<sup>st</sup> Federal branch made the decision to open their business account at the credit union as easy one, but being impressed by the availability of Tony Mundt, insures their satisfaction. "When Tony said 'Call my cell phone anytime' he really meant it," said Arlene Arnold. "I hesitated to call Tony on his cell phone after business hours when I finally had a chance, but he was able to answer my questions and help me without hesitation and assured me that it was no problem. I count on them to make it easy to do business."



A Dickey's tradition is free ice cream for every customer and kids eat free on Sunday's. (Kids 12 & under eat free from the kids menu with each paying adult meal)

Stop in and check out over 60 years of tradition at Dickey's 144<sup>th</sup> & F Streets for yourself!  
**(402) 575-5636**

**Mutual 1<sup>st</sup> Federal Members:**  
Bring in this newsletter for 10% off of your dine-in purchase!



**Call 697-8200 for your Business Account Today!**

## OFFICES

**Main Office • 14510 F St.**

**402-697-8200 • Fax: 402-697-9203**

<b>Lobby</b>	<b>Drive-Up</b>
Mon. - Fri. 8 a.m. - 6 p.m.	7 a.m. - 6 p.m.
Sat. 9 a.m. - 1 p.m.	8 a.m. - 1 p.m.

**Papillion Service Office • 84th & Giles**

**402-697-8200 • Fax: 402-339-9512**

<b>Lobby</b>	<b>Drive-Up</b>
Mon. - Fri. 9 a.m. - 8 p.m.	9 a.m. - 8 p.m.
Sat. 9 a.m. - 3 p.m.	9 a.m. - 3 p.m.

**Harold's Square • 8073 Blondo**

**402-697-8200 • Fax: 402-343-1490**

<b>Lobby</b>	<b>Drive-Up</b>
Mon. - Fri. 9 a.m. - 6 p.m.	7 a.m. - 6 p.m.
Sat. 9 a.m. - 1 p.m.	8 a.m. - 1 p.m.

## WEBSITE

[www.mutualfirst.com](http://www.mutualfirst.com)

## CALL CENTER

**697-8200 or toll free 877-697-8545**

**Fax: 402-697-3591**

Mon. - Fri.	7 a.m. - 6 p.m.
Sat.	9 a.m. - 1 p.m.

## TELEPHONE TELLER

<b>In Omaha</b>	<b>330-0104</b>
<b>Outside Omaha</b>	<b>800-697-9247</b>

## OVER 75 FREE ATMS

### Mutual 1st Federal

14510 F St. (Main Office)  
1230 N. Washington (Branch)  
2945 S. 132nd St. (ATM only)

### Metro Health Services FCU

11102 Emmet St.

### All Walgreen's Locations

Throughout Omaha and Lincoln

### All No Frill's Locations

Throughout Omaha

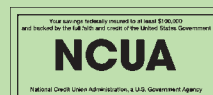


**Drive-UP ATM at Mall of the Bluffs, Council Bluffs, IA**

Complete ATM list at [www.mutualfirst.com](http://www.mutualfirst.com)



**CU SERVICE CENTERS.**  
The Member-Friendly Financial Network  
[www.cuservicenetwork.com](http://www.cuservicenetwork.com)



Federally-insured by NCUA

The Credit Union is a separate corporate entity wholly owned by its membership and is not affiliated with or controlled by the employers of its members.