

Loans

MidWest America offers competitive interest rates on loans for most consumer purposes including personal loans (debt consolidation) and secured loans (cars, trucks, vans, boats, etc.). Payments can be made by mail; payroll deduction; in person; digital banking; phone; ACH; night deposit; and drop boxes. Apply in-person or online. Current loan rates are available on our website.

Mortgages

Owning your own home is one of the best ways to invest in your future! Our conventional financing is serviced by the Credit Union so all payments can be made locally. Talk with a Mortgage Specialist today to learn more about our mortgage products including:

- ◆ Pre-Approval Program
- ◆ Zero or Low Down Payment Available
- ◆ 1st Time Homebuyer Financing
- ◆ Conventional Financing Terms of 10, 15, 20, or 30 Years
- ◆ Government Insured Financing: FHA, VA, and USDA
- ◆ Non-Conforming/Jumbo and "In House" Portfolio Financing
- ◆ One-Time Close New Construction Financing (NE Indiana)
- ◆ Perm/End Loan Financing for newly constructed homes
- ◆ \$299 Refinance Program - Get out of debt!

Relationship Perks

Members with an active checking account, who have made at least 5 transactions in the past month, are rewarded for their loyalty with our Relationship Perks program. Offers include loan discounts, savings on residential first mortgage closing costs, higher certificate rates, and other valuable benefits. Certain restrictions apply.

Additional Member Services

- ◆ Night Deposit Drop Boxes
- ◆ Notary Service
- ◆ Safe Deposit Boxes (at select branches)
- ◆ Wire Transfers

For more information on any of our products or services or a listing of our office hours and ATM locations, please visit our website.

Call Center (800) 348-4738

Phone Banking (800) 847-2278

Fort Wayne Offices - (260) 482-3334

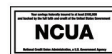
Medical Park/Main Office 1104 Medical Park Dr
 East Dupont 4140 E Dupont Rd
 Illinois Road 9705 Illinois Rd
 Lima/Dupont..... 1816 W Dupont Rd
 Stellhorn..... 9205 Stellhorn Crossing Blvd
 Tillman..... 801 E Tillman Rd
 Waynedale 6001 Bluffton Rd
 West Jefferson..... 4331 W Jefferson Blvd

Other Indiana Offices

Angola, 1409 N Wayne St (260) 665-9143
 Columbia City, 393 W Plaza Dr..... (260) 244-2700
 Decatur, 900 S 13th St..... (260) 724-9116
 Huntington, 2835 N Jefferson St (260) 356-1886
 Kendallville, 648 E North St..... (260) 599-6490
 New Haven, 987 Werling Rd..... (260) 482-3334



www.mwafcu.org



FORM 10007 (Rev 7/21)

MEMBER BENEFITS



[IF YOU CAN DREAM IT]

WE'LL HELP YOU ACHIEVE IT



Savings Accounts

We have various savings options designed to help you reach your goals. All deposit accounts are insured to \$250,000 by the NCUA and up to an additional \$250,000 by ESI.

- REGULAR SHARE SAVINGS - the first account we open when you join as a member
- YOU NAME IT - personalized accounts you can name (Christmas Club, Car Insurance, etc.)
- GROWING UP MIDWEST YOUTH SAVINGS - a program that grows with your child through age 17

Checking Accounts

MidWest America checking accounts require no minimum balance and have no "per check" charges.

FREEDOM CHECKING

- ◆ No monthly service charges & no dividends paid

REWARD CHECKING

- ◆ CD-like interest rates
- ◆ ATM fee refunds up to a specified limit

3 easy requirements to receive benefits

- Receive e-statements and maintain a valid email address
- Have at least 10 debit card purchases post and clear per monthly qualification cycle
- Have at least one Automatic Payment or Direct Deposit transaction post and clear in your MidWest Reward checking account per monthly qualification cycle

BENEFITS PLUS® CHECKING

Enjoy the benefits of saving money like never before on the products and services you value most.

- ◆ Free personalized checks; up to 2 individual orders annually
- ◆ Ultimate ID® identity theft protection & cellular care coverage
- ◆ Travel services, health services, local discounts, gift card savings, entertainment discounts & more

(See Benefits Plus® brochure or visit our website for more info)

Business Accounts

Whether your company is large or small, we offer personalized banking & cash management tools to help you run your business more efficiently. MidWest America also offers a wide variety of loan options for both Business and Agricultural needs.

ClickSWITCH

In just a few minutes this free service allows you to switch all of your direct deposits and recurring payments to your new or existing account at MidWest America.

ULTIMATE ID®

With a MidWest America account, you are eligible for ULTIMATE ID®, one of the highest quality identity theft protection programs. It includes 3 bureau credit monitoring, instant alerts, internet monitoring, credential vault, remediation, and lost document replacement services. Ask today about adding this service to your account.

Digital Banking

This free service enables our members to access and perform transactions on their account(s) via the internet or from a mobile device using our dedicated app for iOS and Android™ devices. This includes transferring funds and viewing balances in real-time and sending and receiving secure messages. The Remote Deposit Capture feature allows you to deposit checks on your smartphone or tablet to your personal account for free. Card Control gives you the option to turn your debit card "on" or "off". You can also sign up for these additional features:

E-STATEMENTS

Free online statements that are available sooner than traditional paper statements delivered by mail.

E-ALERTS

Would you like to know when your account balance falls below a certain amount, when a direct deposit has been made, or if your account has a negative balance? You can get the answers to these questions and more with e-alerts which sends a message directly to your cell phone or email account. Alerts are free and provide immediate notification of your account status.

BILL PAYER

Pay bills directly from your checking account. You determine the amount and date you want it sent. No stamps needed. There is no fee for this service; however, there is a fee assessed if there are 90 days of no activity.

Phone Banking

24-hour access, 7 days a week, to your MidWest America accounts to verify balances, make payments, and transfer funds. It's convenient, free, and requires only a PIN number. Commands can be spoken using our voice recognition software or entered manually. This service is accessible nationwide by dialing 800-847-2278.

Visa® Debit Card

Purchases are directly deducted from your checking account. Use worldwide wherever Visa® is accepted. Can be used for 24-hour access to our network of MidWest America ATMs. You can also choose a free Affinity Visa® debit card with the logo of your favorite school, team, or organization. Not only will using your card show off your team spirit, but each purchase you make earns money for the organization!

- ◆ Instant issue debit cards
- ◆ Deposits may be made at select MidWest America ATMs
- ◆ Inquiries, transfers, and payments available at certain locations

Higher Yield Investments

LIQUID GOLD MONEY MARKET ACCOUNT

This special tiered savings account allows members with higher balances the option to earn greater dividends without any time commitment. Current rates are available on our website. Minimum of \$2,500 to open.

CERTIFICATES

This investment requires a minimum deposit for a specific period of time. Current rates are available on our website. Variety of terms ranging from weekly to 60 months.

INDIVIDUAL RETIREMENT ACCOUNT

An IRA is a savings plan to accumulate retirement funds. Current rates are available on our website. Variable-rate IRAs are available with payroll deduction. Traditional, Roth, and Coverdell ESAs are also available. Separately insured to \$250,000 by the NCUA and an additional \$250,000 by ESI for a total of \$500,000.

MidWest Financial Services

Designed especially for Credit Union members, the Financial Services program offers guidance on how to save for retirement, provide a college education for your children, or choose the right investment. Give us a call for more information or to make a free no-obligation appointment.

Patriots Club

This is a special club available to members age 50 and above who maintain a minimum of \$3,000 on deposit in their primary account. Low annual membership dues. Please see our brochure or website for a list of all benefits.