



MIDWEST REGIONAL
Credit Union

THE EDUCATOR

First Quarter 2018

MAKE MILES OF MEMORIES

Buy a used vehicle with us and experience **customer service** that'll leave a lasting impression.

GET A \$300 DEPOSIT IN YOUR ACCOUNT.¹

AND, MAKE NO PAYMENTS FOR 90 DAYS.²

January 1 – June 30, 2018



Call **800-895-2024** or visit www.mrcu.com to get pre-approved by Midwest Regional Credit Union.

Call **888 395-5052** for the nearest Enterprise Car Sales location or preview our great selection of quality used vehicles at enterpriseautosales.com/mrcu



MIDWEST REGIONAL
Credit Union

enterprise
car sales

¹Midwest Regional Credit Union will deposit \$300 to your savings account within 45 days of financing the vehicle. Offer valid only on Enterprise vehicles purchased from 1/1/18 – 6/30/18 and financed through Midwest Regional Credit Union. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Offer not valid on previous Enterprise purchases. This offer cannot be combined with any other offer except those listed on this advertisement. ²Finance charge begins from date of purchase and is repaid over the term. Offer valid from 1/1/18 – 6/30/18. This offer cannot be combined with any other offer except those listed on this advertisement. Not eligible for First Time Auto Loan Program borrowers. Used vehicles were previously part of the Enterprise rental fleet and/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. The "e" logo, Enterprise and "Haggle-free buying, Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2018 Enterprise Car Sales. 103063 HA 2/18 KD

Why Enterprise?

Quality Inventory-over 250 makes and models of low-mileage cars, trucks, vans and SUVs. Each vehicle receives regular maintenance, scheduled service and must pass a rigorous inspection – all performed by an ASE-certified technician before heading to Enterprise Car Sales dealerships.

No-Haggle Pricing

Exceptional Customer Service

Worry-Free Ownership-If you change your mind for any reason, we'll buy it back within 7 days, no questions asked. Plus, every vehicle comes with a 12-month/12,000 mile limited powertrain warranty and a year of unlimited roadside assistance.



Stay up to date on News, Specials and Fun!

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www.facebook.com/MidwestRegionalCreditUnion

www.twitter.com/MRCU1938



Keep Track Of Your Credit

It's always been important to keep up with what's in your credit report and make sure it's accurate. But the disastrous data breach that lasted from May to July 2017 at Equifax, one of the three major credit reporting agencies, makes it imperative. If your vital personal information was hacked, you could be a victim of identity theft resulting in someone fraudulently opening accounts, filing taxes or making purchases in your name. You would have to spend many hours setting the record straight.

Your first line of defense is to request your free annual credit report from each of the three agencies, Equifax, Experian and Transunion. You can do so online, by phone, or by mail. Do not contact the credit reporting companies individually as they are providing free annual credit reports only through these three methods. To order, visit annualcreditreport.com, call 1-877-322-8228, or complete the Annual Credit Report Request Form available at consumer.ftc.gov and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.



You may order your reports from each of companies at the same time, or better, order your report from each one at a time every four months. This will allow you to more closely keep an eye on your report. The law allows you to order one free copy of your report from each of the nationwide credit reporting companies every 12 months.

The Key To Your Perfect Home Loan

If you're in the market for new space, the credit union is the place to get started. So before you click through on realtor.com or zillow.com, scroll on over to the credit union's website to find out how we can help. Then stop by the credit union to learn which mortgage loans may meet your needs and how much house you can afford. That will help you narrow your online search as well as allow your real estate agent to look for the properties that best fit you, your lifestyle and your budget. Once you find that dream home, we're here to answer your questions, apply for the loan, and help you every step of the way. Buying a house is stressful. Having the credit union in your corner can make it less so.



Revive Your Dormant Accounts



Spring is in the air. Time to wake up to warmer and longer days. And time to revive those dormant accounts at the credit union and elsewhere. A dormant account is one in which there has been no activity for a long period, other than the posting of interest if it's a savings account. Because there is a cost relating to maintaining the account, you may be subject to a dormant account fee. That's why you'll want to wake it up by making a deposit to or withdrawal from the account. If it's a savings account you've neglected, why not use it to set aside funds for a vacation, down payment on a new vehicle, or other special purpose? Money experts agree that having special accounts for items on your personal or your family's wish list is an effective way to save.

Got New Auto Fever? Check Out Our Low Rates!

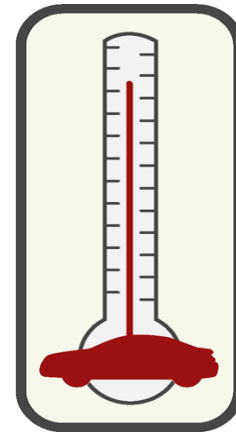
With sunnier skies, warmer days, and greener pastures on the horizon, many of us have caught that proverbial spring fever. Perhaps you're smitten by springtime but have four wheels, shiny paint, and the rev of an engine on your mind? You may have a case of new auto fever! If you want to ring in spring with a new ride, look no further than Midwest Regional Credit Union. Our low rates and unmatched service are the cure for what ails you!

With the high costs of purchasing and maintaining a new car or truck, you want to get the best deal possible on your financing, and MRCU can help. With your credit union's support when buying your next vehicle, you'll benefit from more bargaining power, lower rates, fast approvals, and quick turnarounds, plus:

- * Up to 100% financing of the vehicle's value plus tax and tags
- * Option for pre-approval
- * Easy, convenient application process
- * Loan Payment Protection/Insurance
- * Expert vehicle advisors
- * GAP Insurance
- * Extended Warranty Protection

Got New Auto Fever?

Check out our great low rates



Pay Your Bills Online, Anytime

Are you looking for a way to streamline the bill-paying process? Then stop wasting your time and money mailing out that monthly pile of paper bills, by opting for Midwest Regional Credit Union's Online Bill Pay. You can pay all of your bills online, anytime with this quick, easy, and convenient service. Online Bill Pay is flexible and stress-free. Funds come directly from your Midwest Regional Credit Union account, and you have the option of scheduling payments in advance.

Online Bill Pay also provides:

- * Payment tracking
- * Payment history
- * One-step multiple bill pay

In addition to being convenient and affordable, Online Bill Pay helps you:

- * Pay bills safely and securely
- * Avoid late payments and the associated charges
- * Manage debt more efficiently

Streamline your bill paying process

Sign up for ONLINE BILL PAY



We all have bills to pay, but why not make the process as easy as possible with Midwest Regional Credit Union's Online Bill Pay? Sign up today at www.mrcu.com.

**Share and IRA
Certificate Rates**

Term	Annual Percentage Yield
6 months	0.70%
12 months	0.90%
24 months	1.10%
36 months	1.41%
60 months	2.02%

Minimum deposit required on 6-36 month \$1,000

Minimum deposit required on 60 month \$5,000

1st Quarter Dividends Declared

March 26, 2018

Share & IRA	Annual Percentage Yield
\$0-\$499.99	0%
\$500.00-\$9,999.99	0.15%
\$10,000.00 Plus	0.40%
Club Accounts	0.05%
Checking Accounts	
\$1,000 Plus	0.05%



Financial Statement

February 28, 2018

Total Assets	\$62,057,093
Total Shares	\$56,378,056
Total Loans	\$31,283,883

Holiday Closings

Our offices will be closed in observance of the following holidays:

Memorial Day, May 28th



Maturity is the stage of life when you don't see eye to eye, but can walk arm in arm.

Office Locations

On the KCKCC Campus
7240 State Ave, Po Box 12217
Kansas City, KS 66112
(913)334-4200, (800)895-2024
Drive-thru 8-6 M-F, 8-1Sat
Lobby 9-5:30 M-F

1015 West 6th Street
Lawrence, KS 66044
(785)841-6150
Lobby 8:30-1:30 and 2:30-5:30 M-F
Drive-thru 8:30-5:30 M-F, 8:30-12 Sat

