



ACCESS

W I N T E R 2 0 1 0

We Add Value To Your Financial Future!

MidState Educators Credit Union believes in a simple concept – people should have the information they need to make the best financial decisions they can. That's why we are the first in Ohio to offer FoolProofSM, a fun, free, web-based, interactive financial education program for high school students, college students and families. FoolProofSM helps schools meet Ohio's mandate for financial literacy education.



FoolProofSM for High Schools provides two weeks of online instruction, a teacher's guide and a password protected web site where teachers can test and score their students.

Because young people aren't the only ones to get tripped up financially, we offer financial education to members of all ages.

Comprehensive Financial Services:

- Home loans
- Signature loans
- Automobile loans
- Health Savings Accounts
- Share Term Certificates
- Free home banking
- Free online bill payer
- Free electronic statements
- 24/7 phone access
- 40 shared branch locations
- 125 no surcharge ATMs in Central Ohio

Free Financial Education:

- Student-run credit unions
- Student financial literacy programs
- Employee financial counseling
- Employee financial literacy programs
- Financial planning seminars

For more information, call Teri Ault, our Community Affairs Director at 614-340-1511 or email her at tault@educu.org.

A Better Way To Pay For College *MidState Educators Credit Union Student Loans*

Why use our Student Loan?

The Credit Union Student Choice Loan Program can help you fill the funding gap that federal aid may leave behind. With lower interest rates and a fee structure designed with you in mind, you could save hundreds of dollars a year by choosing your credit union's loan over other "alternative lenders."

The Credit Union Difference

MidState Educators Credit Union exists for a single purpose – to serve our members. As a not-for-profit financial cooperative, our credit union can offer better rates and lower fees than our competitors.

Benefits of MidState Educators Credit Union Student Choice private loan:

- Zero loan fees and no prepayment penalties
- Lower interest rates
- Deferment of all payments while in school
- Apply once, multiple year loan disbursement benefit
- Flexible repayment terms



Who is eligible?

Students enrolled at least half-time in a degree granting program at most four year public and private non-profit schools and students at Columbus State Community College are also eligible. If you are not already a member of the credit union, you will need to be eligible for membership. Visit our website for more details on eligibility.

How much can I borrow?

Once approved, students can borrow up to the school's calculated cost of attendance less other financial aid received. The exact amount will be certified by the school. The aggregate maximum (total amount you can borrow throughout your college career) is \$75,000.

How to apply:

Visit our Student Choice website at www.educu.studentchoice.org or call 1-866-465-2171 to discuss your specific situation with a Member Service Representative.

Our Student Loan call center is open 24 hours a day, 7 days a week.

Be sure to vote in the election of candidates to our Board of Directors. A ballot is included with your December statement. If you receive your statement electronically, you will need to print your ballot and mail it in following the instructions on the ballot.

President's Letter

MidState Educators Credit Union is a not-for-profit financial cooperative run by a volunteer board of directors elected by the credit union membership. Be sure to cast your ballot to exercise your right to have an equal say in the leadership for the coming years. A ballot to vote for our Board of Directors is included with your December statement.



We are pleased to announce a new student loan program available to our members. **Credit Union Student Choice** helps students supplement the funding gap that federal aid can leave behind. Unlike other alternative loan products, our student loan product offers significantly lower rates, zero origination fees and more flexible repayment terms. To learn more about this program, visit www.educu.studentchoice.org or contact one of our student loan specialists at 1-866-465-2171.

Financial literacy continues to be very important to us. We offer free financial seminars and student financial literacy programs. We are the first credit union in Ohio to offer **FoolProof**, a free web-based financial literacy program developed for students, parents and families. To schedule a demonstration or to learn how to bring this FREE program to your high school contact Teri Ault at 614-340-1511 or email her at tault@educu.org.

MidState Educators Credit Union is very proud of our continued emphasis on education and is pleased to once again offer our annual scholarship competition. Since beginning the program we have awarded over \$100,000 in scholarships to deserving high school students.

2009 was a good year for MidState Educators Credit Union in spite of the economy and your credit union continues to grow to serve you better. I look forward to 2010 as we continue to implement our strategic plan which includes future expansion and membership growth opportunities. It is my honor to serve as your President / CEO.

Please contact me if you have recommendations on how we can better serve you today or in the years to come.

Sincerely,
Dick Maslyk
President / CEO



AMERICA'S
CREDIT UNIONSSM
Where people are worth more than money.SM

Great Products To Meet Your Educational Needs!

We don't want anything to stand in the way of our members achieving their goals. That is why we offer these education-related loans. Visit our website www.educu.org to apply for some of these loans, visit one of our branches or just give us a call. We're waiting to hear from you!

CLASSROOM SUPPLY LOANS

Attention teachers! Our Classroom Supply Loans offer these outstanding features:

- Borrow \$500
- Rate is 0% APR*
- Repayment in ten monthly payments of \$50 each
- Can help you affordably and easily fill your classroom with supplies
- A current teaching contract needed
- Automatic payment a must
- \$25 application fee required



Each member is allowed only one Classroom Supply Loan at a time.

COMPUTER LOANS

Going to college? Starting high school? Need a computer upgrade? Whatever the reason, you can now afford a great computer where you can perform research, write papers and get your work done.

With our Computer Loans, you can borrow up to \$3,000 at a fixed interest rate of just 3% APR*. The maximum term is 36 months. Individual members are allowed one Computer Loan at one time.



CONTINUING EDUCATION LOANS

If you are working full time and are taking classes for your profession or specialized training to obtain or maintain designation, licensure, certification, or to advance in the work place, then our Continuing Education Loans are for you!

Once you receive approval, you can reduce your stress a bit since we make payments to the school. We planned the loan to be paid off in five years. Repayment begins immediately.

If you discover you need to take more classes, we add the new advance to the remaining balance on the existing loan and recalculate the payments to pay off the new total in five years from that date.

PAY-TO-PLAY LOANS

There's no need to see your children on the bench or left out because your finances are tight. Instead, check out our Pay-To-Play Loan.

Borrow up to \$1,500 • Term of up to 10 months

Since we make the loan check payable to the school or school district imposing the fee, you don't have to miss out on the recital or the big game because you're home writing checks. And, if more fees appear, that's ok. You can always add to the loan throughout the school year.

*APR=Annual Percentage Rate. Offer subject to credit approval. Some restrictions may apply. Rates and terms subject to change without notice. Call for current rates and terms.

"The best way to remember your wife's birthday is to forget it once." E. Joseph Cossman

Scholarship Application Reminder

There's still time to submit your application to win one of five \$2,000 scholarships that will be awarded. Applicants must be high school seniors who will graduate in 2010, attend an accredited two or four-year college or university in the fall of 2010 and be primary members in good standing at the credit union in order to be eligible.

To get an application packet, e-mail us at marketing@educu.org, visit our website www.educu.org, stop by either office, or call us at (614) 221-9376. Don't wait too much longer because applications must be postmarked by Saturday, February 6, 2010. All winners will be notified in writing by Friday, February 19, 2010 and will be recognized at the Annual Meeting on Saturday, February 27, 2010.

Turn To Us To Satisfy Your Mortgage Needs

FIRST MORTGAGES

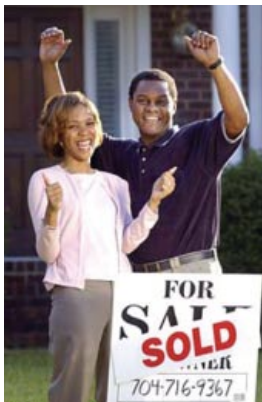
Purchasing your first, third or fifth home is exciting! We're here to help you throughout the entire process.

FREE Pre-qualification – Before house hunting, get pre-qualified so you know how much you can afford beforehand.

Low Closing Costs – We have low closing costs and no hidden fees due at closing.

SECOND MORTGAGES

If you're already a homeowner, you can use a second mortgage to take advantage of your home's equity to pay for a much-needed family vacation, home improvements, education expenses or anything. We offer a variable rate line-of-credit and a fixed rate second mortgage.



Start Saving For Your Future With Our IRAs!

MidState Educators Credit Union offers a variety of Individual Retirement Accounts (IRAs) to fit your needs. They are the safe place to save your money for retirement.

Contact the credit union about rolling over established IRA funds, adding funds to or putting new money into an IRA. We have attractive savings rates; so take advantage of them today!



CALL OUR MORTGAGE SPECIALIST SARAH MASON TODAY!

Please don't hesitate to contact Sarah at **614-340-1523** or **smason@educu.org** with any questions you may have or to get pre-qualified for your mortgage.

Some restrictions may apply. Subject to borrower's ability to qualify and satisfactory appraisal of subject property.

FREE Financial Seminars*

- ★ January 12, 2010 Student Loans
- ★ January 19, 2010 Home Buyers - North Office
- ★ February 9, 2010 Investing Basic
- ★ February 16, 2010 Home Buyers
- ★ March 2, 2010 Money Mastery
- ★ March 9, 2010 Auto Buyers Seminar

Seminars are at our main office unless otherwise noted. All seminars are on Tuesday from 6:30 pm – 8:00 pm. Registration is free but required. To register, call **614-221-9376** or log on to our website at **www.educu.org** and choose "Free Seminars" from our homepage.

**Times and dates are approximate and subject to change without advance notice. Please refer to www.educu.org for the most up to date listing of seminars.*

THE 74th ANNUAL MEETING

We hope to see you at our upcoming Annual Meeting. Guests will enjoy hors d'oeuvres and, of course, door prizes.

LOCATION: The Berwick Manor Restaurant & Party House
3250 Refugee Road / Columbus, OH 43232

DATE: Saturday, February 27, 2010 **TIME:** 2:00 PM - 4:00 PM **COST:** \$10 per person

The Business Meeting will begin promptly at 2:30 PM, followed by the presentation of scholarships and door prizes.

74th ANNUAL MEETING RESERVATION FORM

Saturday, February 27, 2010 / 2:00 PM – 4:00 PM

YES! Please reserve _____ Annual Meeting tickets for me at a cost of \$10 per ticket.

Reservations will only be accepted until Friday, February 19, 2010.

Payment Options: Please check the appropriate line below:

I have enclosed a check for \$ _____, payable to MidState Educators Credit Union.

Deduct \$ _____ from my Share Savings Account # _____.

Deduct \$ _____ from my Checking Account # _____.

Signature _____ Date _____

(Required For Account Withdrawals)

NAME(S) _____

MAIL OR RETURN COMPLETED FORM TO:

Annual Meeting Reservations, MidState Educators Credit Union,
399 E. Livingston Avenue, Columbus, Ohio 43215

"It usually takes me more than three weeks to prepare a good impromptu speech."
Mark Twain



New Surcharge-Free ATM Network Is Now Available To You!

The MoneyPass ATM network, found at US Bank and many other locations, offers coast to coast access to thousands of surcharge-free ATMs located where you live, work and travel. For locations of MoneyPass ATMs, please visit **www.educu.org** and click on MoneyPass ATMs from our "Hot News" section.

Direct Deposit Your Tax Refund

You can receive your income tax refund safely and quickly by having it deposited directly into your MidState Educators Credit Union Share Savings or Checking Account. This process is easy and convenient for you. On your tax return:

- ✓ Provide your account number
- ✓ Provide our routing number 244077271
- ✓ Check the proper box for either your Savings or Checking Account

If your tax return is a joint return, your refund must be deposited into a joint account.

You can also receive your net pay, retirement checks and other types of government payments via direct deposit. You don't have to worry about your check being stolen or lost in the mail, since your funds are sent electronically.

If you have any questions or want to sign up for direct deposit, stop by either MidState Educators Credit Union office or contact your individual payroll department.

Conquer Winter With A New Or Used Vehicle Loan

If you need a vehicle to help you navigate through the winter weather, turn to MidState Educators Credit Union for a New or Used Vehicle Loan. They were designed to fit your needs and budget. They offer:

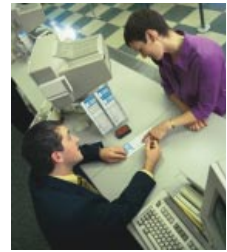
- Rates as low as 5.65% APR***
- Terms of up to 72 months**
- Pre-approvals**
- Refinancing**



Applying is easy! Just visit our web site at www.educu.org, call us or visit with a Member Service Representative today!

*Annual Percentage Rate with payroll deduction or automatic transfer. Offer subject to credit approval. Rate subject to change without advance notice.

Stop By Our North Office



Our North Office was built for your convenience. Don't forget about us! We have convenient Saturday hours from 9:00 a.m. – 1:00 p.m. and we're located at 8400 N. High St. in Columbus. On Fridays, our drive-thru opens at 7:00 a.m. We also have a drive-up ATM. We hope to see you soon!

Holiday Closings*

Martin Luther King, Jr. Day
Monday, January 18, 2010

Presidents' Day
Monday, February 15, 2010

Good Friday
Friday, April 2, 2010
Close at 1:00 PM

*Saturday, April 3, 2010 the North Office will be open.

*Days and times are approximate and subject to change without advance notice. Please refer to www.educu.org for the most up to date list of holiday closings and hours.

CREDIT UNION CONVENIENCES

SHARED BRANCHING – make deposits, withdrawals, transfers, and more on your credit union account at any participating location. For a complete list, visit www.sharedbranching.com.

FREE E-STATEMENTS – Sign up to receive your statements electronically. You'll reduce your paper usage and the risk of identity theft.

FREE BILL PAYER – set up payments to be withdrawn from your checking account on the date you specify.

FEE-FREE ATMS – Alliance One & MoneyPass ATM networks. For a complete list of locations, visit www.educu.org and click on Branches/ATMs.

FREE 24 HOUR ACCOUNT ACCESS – online at www.educu.org or CU Access at 614-221-1136 or toll free 1-800-342-3643.

"A rich man is nothing but a poor man with money." W.C. Fields

Board Of Directors

Marvin Gutter, *Chairman*
David Black, *Vice Chairman*
Don Eppert, *Treasurer*
Barbara Hartgrove-Holley, *Secretary*
Bill Bailey, *Director*
Barbara Flu-Allen, *Director*
Geno Moro, *Director*
Paul Smith, *Director*
Bonnie Wasson, *Director*

Main Office:

399 East Livingston Ave.
Columbus, Ohio 43215
(614) 221-9376/Fax: (614) 221-3841
Toll-Free: 1-866-628-6446

Office Hours:

Mon., Tues., & Thurs. 8:30 AM - 5:00 PM
Wed. 9:30 AM - 5:00 PM
Fri. 8:30 AM - 6:00 PM



We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act



North Office:

8400 N. High Street/Columbus, Ohio 43235
(614) 885-2921/Fax: (614) 885-5021

Office Hours:

Mon., Tues., & Thurs. 8:30 AM - 5:00 PM
Wed. 10:00 AM - 5:00 PM
Fri. 8:30 AM - 6:00 PM
Drive Thru 7:00 AM - 6:00 PM
Sat. 9:00 AM - 1:00 PM

24-Hour Telephone Access

CU Access: (614) 221-1136
Toll-Free: 1-800-342-3643

24-Hour Web Office

www.educu.org