Some institutions make you conduct your financial business with them to the exclusion of others, leaving you with no choice at all. We feel it's very helpful if you spend part of the year at a vacation home. Log onto www.midstatecu.com (you can follow the link on our web site) for a complete list of locations.

MidState Educators Credit Union
399 East Livingston Ave.
Columbus, Ohio 43215

(614) 221-9376, or by e-mail at marketing@midstatecu.com. www.midstatecu.com, or by phone at (614) 221-1136.

Please bear in mind that a maximum of eight to 10 people can be seated at the same time. Otherwise, we cannot guarantee special seating arrangements.

Volunteer To Make A Difference

We're here for all your borrowing needs.

 core to our mission is to provide the best service possible to our members.

We're offering a few personal finance workshops being held at the Consumer Credit Counseling Services (CCCS) Columbus office. MidState Educators Credit Union is happy to welcome you to attend these workshops at no charge. Each may be held on Tuesday from 7:00 PM to 8:30 PM.

February 15, 2005. All winners will be notified in writing by February 25, 2005. They will also be recognized at our Annual Meeting on March 11, 2005.

Applications for MidState Educators Credit Union's 2005 Scholarship Competition are now available. The competition is part of our ongoing effort to make it possible for you to pursue your education.

So here it is – the most exciting time of the year for many of our members. It also means that if you have friends who work in the same school district, college, or private school. It also means that if you have friends who work in the same school district, college, or private school.

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Also, please bear in mind that a maximum of 10 people can be seated at each table.

You will be notified in writing by February 25, 2005. They will also be recognized at our Annual Meeting on March 11, 2005.

The 69th Annual Meeting

Applications must be postmarked by November 1, 2004. Selected candidates will be notified by December 15, 2004, and ballots will be mailed to the Nominating Committee Chairperson, MidState Educators Credit Union, 399 East Livingston Ave., Columbus, OH 43215.

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President’s Letter

Dick Maslyk

Sincerely,

Directors. Our Annual Meeting is scheduled for Thursday, November 24, 2004. The meeting will start at 8:00 a.m. and conclude by noon. You are encouraged to attend. The business to be conducted at the meeting includes the election of Directors.

Because different members have different financial needs, we continue to expand our VISA card offerings. In addition to the greatClassic card introduced last year, we now offer the Pay-to-Play Loan.

There is a bill before the Ohio legislature that would update the state's credit union laws for the first time in 17 years, known as HB 470. This bill will allow Ohio's credit unions to match the current times for checking account balances and offer non-profit cooperative financial institutions a way to provide several more convenient services to our members, including you. Over the past few years, we have responded to our members' needs by adding convenient services such as instant branching and shared branching. HB 470 will allow us to provide several more convenient services to our members.

Your Support Is Needed

Simplifying the process for surviving spouses to open a new account or receive a benefit (as other financial service providers, including banks, have done) is another feature of HB 470. Surviving spouses will be able to set up a memorial account to hold the deceased member's personal checking account, and the heir will be able to continue using the account as a personal account.

If you have questions about HB 470, please call Merle Grace Kearns at 614-247-1100, ext. 402 (R-23) of Springfield (R-72), Jon Peterson (R-19) of Canal Winchester, Fran DeSmet (R-24), who represents Upper Arlington, Grandview Heights, and Upper Arlington (R-24), and yourself. HB 470 will benefit all Ohio credit union members.

The bill also has nine co-sponsors from both sides of the aisle. We need your help to ensure that the bill passes and that Ohio's credit unions continue to serve you better.

Credit Union Bill Will Allow You To Serve Better Your Support Is Needed

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