



Celebrate, Remember, Fight Back!

We want to invite our members to join us as we participate in the American Cancer Society Relay For Life®, and support

the fight against cancer. The American Cancer Society Relay For Life is a life-changing event that gives everyone in communities across the globe a chance to celebrate the lives of people who have battled cancer, remember loved ones lost, and fight back against the disease.

Your efforts will help the American Cancer Society fund groundbreaking cancer research, provide up-to-date cancer information, advocate

for all people to have access to screening and treatment, and offer free programs and services to improve the quality of life for people facing cancer.

- ▶ **Baldwin County Relay For Life**
South Creek, Inc.,
2949 Hwy 441 South
Friday, April 30, 2010
- ▶ **Bibb County Relay For life**
Sandy Beach, Lake Tobesofkee
Friday, April 30, 2010



Horace Mann Wants to Talk to You!

Call us before you pay your next auto insurance premium.

Horace Mann has an auto insurance policy designed for educators, and we can help you put together an insurance plan to fit your needs and your budget.

Horace Mann is a multi-line insurance company that can meet all your insurance needs -- homeowners, insurance, life insurance, and auto insurance, as well as retirement annuities.

Call today for a no-obligation comparison.

Sharon Broadnax
478-257-6613
Sharon.broadnax@horacemann.com

or

Earl Trussell
478-552-6340
Earl.trussell@horacemann.com

Notice to Members

Change in Terms

We have made the following change to our Funds Availability Policy, effective February 26, 2010.

Beginning on the effective date herein, your check deposits will be available for withdrawal two business days after the date of deposit as explained in our full Funds Availability Policy Disclosure. Generally, this will make funds available more quickly than under our previous policy. Certain exceptions will continue to apply. You should be sure to read all provisions of our Funds Availability Policy carefully in order to fully understand when funds may be available from certain deposits. You may obtain a copy of the revised Funds Availability Policy Disclosure at any MidSouth office, or by visiting midsouthfcu.org.

Your acceptance and agreement to the revised terms will be shown by your continued use of any existing or new account(s) or services after the effective date.

Holiday Closings

- ▶ Memorial Day, May 31
- ▶ Independence Day, July 5

the MidSouth Community Message

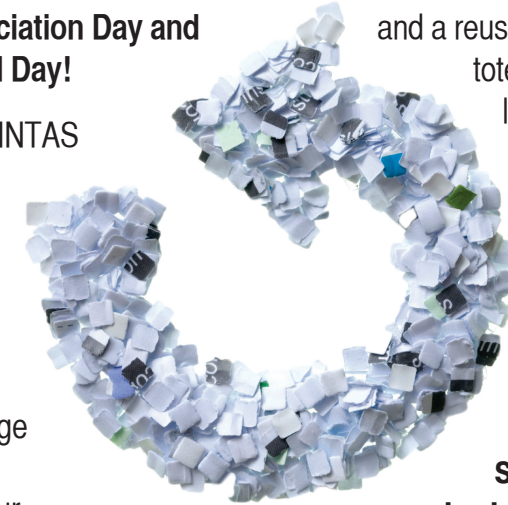
April 2010

2010 Member Appreciation Day

We're excited to invite our members to join us on Friday, May 7, 2010 for our annual Member Appreciation Day and first ever Shred Day!

On this day, a CINTAS shred truck will be onsite from 9:00am – 1:00pm at our Mercer University Drive and Hartley Bridge Road locations in Macon, and our Hammock Rd., N.W. location in Milledgeville. Having your confidential documents shredded is a great way to protect yourself from identity theft while being environmentally conscious at the same time since **all paper that is shredded will be recycled.**

Each member who drops off items to be shredded will receive a certificate of destruction and a reusable grocery tote (while supplies last).



After you've stopped by the shred truck, be sure to come inside to enjoy

FREE refreshments and enter to win special prizes!

This is just one of the ways we can show our appreciation for your choice of MidSouth Community FCU as your primary financial institution.

What's Inside

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Hours and Locations

Mercer Office - ATM
4810 Mercer University Drive
Macon, GA 31210

Lasseter Office
2306 Lasseter Place
Macon, GA 31204
Closed Saturday

Hartley Bridge Office - ATM
3205 Hartley Bridge Road
Macon, GA 31216

Milledgeville Office - ATM
375 Hammock Road, NW
Milledgeville, GA 31061

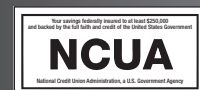
GA College & State University - ATM
Maxwell Student Union Bookstore

Warner Robins Office - ATM
104 N Houston Road
Warner Robins, GA 31093

Toll Free 1.800.736.8407
or Local 478.471.9946

Lobby Hours:
Monday - Friday 9:00 am - 5:15 pm
Saturday 9:00 am - 1:00 pm

Drive-Through Hours:
Monday - Thursday 8:30 am - 5:15 pm
Friday 8:30 am - 6:00 pm
Saturday 9:00 am - 1:00 pm



Federal Credit Union



Federal Credit Union

Volunteering in the Community

Employees from the Lasseter Place and Mercer University Drive offices recently visited the residents of Wesley Glen Ministries.

Established in 1984, Wesley Glen Ministries serves adults with mental disabilities by providing a home environment which allows each individual to develop skills and greater confidence by living happy, full lives as contributing members of their Wesley Glen family and the surrounding community.

During this visit, MidSouth employees helped residents celebrate their birthdays with cake, gifts, games, and fellowship.



Pictured left to right: MidSouth employees, Doyle Crider, Donna Ullman, Katherine Reynolds, Sheleasa Nesbitt, Charnell Gumbs, Connie Adams, and Doug Tussing

Not Pictured: Sharron MacMahon, Camissia Gooden and Adija Boggs

Tips to Avoid Overdraft Fees

When you write a check, withdraw money from an ATM, use your debit card to make a purchase, or make an automatic bill payment or any electronic payment for more than the amount in your checking account, you overdraw your account.

Your credit union (or other financial institution) has the choice to pay the amount or not. If it pays even though you don't have the money in your account, you may be charged an "overdraft" fee. If your credit union returns your check without paying it, you may be charged a "bounced check," or "nonsufficient funds/NSF" fee. Plus, the person or company that you wrote the check to may charge you a "returned-check" fee in addition to the fee your credit union charges you.

If you have opted in to MidSouth's standard overdraft program, we will charge you a fee up to \$25 each time we pay an overdraft for you. We will not charge more than 4 fees of \$25 in one business day.

The best way to avoid overdraft and bounced-

check fees is to manage your account so you don't overdraw it.

- ▶ Keep track of how much money you have in your checking account by keeping your check register up-to-date.
- ▶ Pay special attention to your electronic transactions and record ATM withdrawals and fees, debit card purchases and online payments.
- ▶ Don't forget about automatic bill payments you may have setup for utilities, insurance or loan payments.
- ▶ Keep an eye on your account balance and note that some checks and automatic payments may not have cleared yet.
- ▶ Review your account statement each month.

Mistakes do happen and if you do overdraw your account, deposit money into the account as soon as possible to cover the overdraft amount plus any fees and daily charges from your credit union.

What is the 2010 Census?

In March, 2010 Census forms will have been delivered to every residence in the U.S. and Puerto Rico. The Census aims to count all U.S. residents, and will help communities receive more than \$400 billion in federal funds each year for things like: hospitals, job training centers, schools, senior centers, emergency services, bridges, tunnels and other public works projects.

Census information also affects the number of seats your state occupies in the U.S. House of Representatives. In addition, people from many walks of life use census data to advocate for causes, rescue disaster victims, prevent diseases, research markets, locate skilled workers and more.

When you receive your Census, answer the 10 short questions and then mail the form back in the postage-paid envelope provided. If you don't mail the form back, you may receive a visit from a census taker, who will ask you the questions from the form.

Key dates:

- ▶ April 1, 2010 - National Census Day - use this day as a point of reference for sending your completed forms back in the mail
- ▶ April - July 2010 - Census takers visit households that did not return a form by mail
- ▶ December 2010 - By law, the Census Bureau delivers population information to the President for apportionment
- ▶ March 2011 - By law, the Census Bureau completes delivery of redistricting data to states

Any personal data you provide is protected under federal law.

For more information about the 2010 Census, visit www.2010.census.gov.

Get in the Savings Game!

MidSouth is committed to starting youth on the path of setting financial goals, and saving to reach them. Visit any of our 6 locations during the week of April 19-24 and help us celebrate National Credit Union Youth Week! Throughout the week, youth age 17 and under can make a deposit, receive a special gift and take part in our Youth Week contests*.

Johnny Appleseed members age 5 and under who make a deposit during the week of April 19-24, 2010 will receive a coloring book and crayons, and can enter the Coloring Page contest. One prize per member. Coloring Page winners: 1st place - \$25 deposited into their savings account, 2nd place - \$15 deposited into their savings account, 3rd place - \$5 deposited into their savings account

Johnny Appleseed members between the ages of 6 and 11 who make a deposit during the week of April 19-24, 2010 will receive a fun nylon frisbee, and can enter the Word Puzzle contest. One prize per member. Completed Word Puzzle submissions will be entered into a drawing: One

winner receives \$25 deposited into their savings account

Members between the ages of 12 and 17 who make a deposit during the week of April 19-24, 2010 will receive a functional stadium seat cushion, and will be entered into the Deposit Challenge for a chance to win 4 tickets to an Atlanta Braves baseball game. One prize per member. Members who make a deposit during Youth Week will be entered into a drawing: One winner receives \$10 deposited into their savings account, along with 4 tickets to an Atlanta Braves baseball game

Contest entries must be received by 1:00pm Saturday, April 24, 2010 - one entry per member. Entries can be dropped off at any MidSouth Community FCU location.



Remember, MidSouth membership is open to anyone who lives, works, worships, or attends school in our Middle Georgia community.

*No purchase necessary. MidSouth Community FCU membership is required to participate in the prize drawing. Employees of the Credit Union and their immediate family members residing in a single household are not eligible to win a contest. All winners will be notified by the week of May 3, 2010. If any prize is unclaimed, an alternate winner will be chosen.

Tom Bentley Memorial Scholarship Program

At MidSouth Community FCU, we believe our greatest strength is our members, so we take great pleasure in creating opportunities to enrich their lives. The Tom Bentley Memorial Scholarship Program will award one scholarship to a graduating high school senior, and one scholarship to a continuing education student. Come by any of our 6 locations to pick-up an application, or download an application from our website, midsouthfcu.org.

Graduating High School Senior Scholarship

A \$4,000 scholarship (\$1,000 per year) will be awarded to the winning applicant.

Any child of a MidSouth Community FCU member may apply. The student must be graduating with or before his/her class, and must enter an accredited college, university or vocational/technical school within one year after completion of high school.

Continuing Education Scholarship

A \$2,000 scholarship (\$500 per year) will be awarded to the winning applicant.

Applicants must be MidSouth Community FCU members in good standing, have graduated from high school or completed the GED requirement, and must have been accepted to an accredited college, university or vocational/technical school at the time of application.

Applications, recommendations, academic performance reports, and transcripts must be received by 5:00 p.m., Friday, April 23, 2010.

You may mail the completed application to:

MidSouth Community Federal Credit Union
ATTN: Scholarship Administration Committee
4810 Mercer University Drive
Macon, GA 31210

For more information, contact the Marketing Department at 478.475.7813.

Red HOT Loan Rates

as low as **3.75% APR***

Save money and lower your monthly payment when you refinance your auto, boat, motorcycle, RV, tractor and more!

*Annual Percentage Rate. Up to 60 months, for A+ credit. Loan must come from another lender to qualify. Rates subject to credit approval. The rate may vary depending on individual credit history. Programs, rates, terms and conditions are subject to change without notice. Share Membership and other requirements may apply.

MidSouth
Community

Federal Credit Union www.midsouthfcu.org

United States®
Census
2010

IT'S IN OUR HANDS