

CREDIT UNION PARTNER BENEFITS

As an associate of a Mid American Credit Union Employer Partner, here are some of the financial benefits you'll enjoy:



Second Chance Savings Account

An account offered by Mid American Credit Union for consumers needing to re-establish a relationship with a financial institution.



\$50 Cash Deposit with Checking Account

Cash deposit offer requires direct deposit and e-statements. Money is credited after the account has been open for 90-days.



No Membership Fee

Our \$10 membership fee is waived for employees of our partners.



Christmas Savings

Plan ahead for holiday expenses with a Christmas Savings account. Start your account at any time, and then make penalty-free withdrawals from October 1 to December 31. ATM access is not available on this account



Over 30,000 Surcharge-Free ATMS

That's more than most of the bigger banks, which includes select locations where you shop like 7-eleven, Circle K, Costco, Dunkin Donuts and many regional convenience store locations.

www.midamerican.coop/about/locations

Financial Counseling Available!

Contact us for more information.

Over 5,000 Shared Branches

Feel right at home when you visit participating credit unions in all 50 states. For easy access to your money wherever you go.

For more information, visit

www.midamerican.coop/pbpnation

Federally Insured by NCUA



CUatWORK



WELCOME TO CUatWORK

CUatWork is a free program of financial education and benefits from Mid American Credit Union that teaches your employees to make good financial decisions. And feel confident about money.

Here's how CUatWork increases productivity:

- The more they know
- The greater control they have
- The fewer financial worries they have
- Which means less stress
- Better health
- And a more stable personal life

Your employees win. And so does your business because happier workers are more productive.

HOW YOUR EMPLOYEES BENEFIT FROM CUatWORK.



Financial education, coaching and planning:

- Free financial coaching and financial education right where they work, including lunch-and-learns, scheduled for their convenience and yours.
- CUatWork requires little space other than a conference room or breakroom to use for financial coaching and education.
- Participation in employers' health and wellness fairs.



Employee Partner Programs.

- **SECOND CHANCE ACCOUNTS** – As your partner, we promise to serve your employees by offering those who need a second chance. This program helps your employees who have had problems managing a deposit account in the past.
- **NO MEMBERSHIP FEES** – Employees of our partners enjoy membership at Mid American Credit Union without having to pay our normal \$10 membership fee.
- **HEALTH SAVINGS ACCOUNT** – Your employees are eligible for a no-monthly fee Health Savings Account (HSA).
- **FREE \$25 CASH DEPOSIT** – We offer your employees a \$25 cash deposit incentive for opening a checking account. Direct deposit and e-statements are required.

WHAT HR PROFESSIONALS THINK.

A recent survey indicated they think that personal financial issues have considerable impact on employee performance.

- 47% said it harmed the ability to focus on work
- 26% said it hurt overall productivity
- 24% said it increased absenteeism
- 20% said it harmed employee morale
- 12% said it decreased overall health

WHAT EMPLOYEES THINK.

And in another recent survey employees agreed:

- 24% say personal finances have been a distraction at work
- 39% say they spend more than 3 hours a week thinking about or dealing with financial issues at work
- 20% use credit cards for monthly necessities they can't otherwise afford



WHAT MID AMERICAN CREDIT UNION THINKS.

And does:

We believe that by taking these proactive steps, your employees' financial wellness will improve and thus reduce stress and improve productivity. The many benefits of leveraging the power of partnering with a credit union are too great to be ignored.

Credit union-sponsored financial wellness programs are effective and are offered at no cost as part of our partnership.

Partner with Mid American Credit Union to sidestep the cost of a financial wellness program and to get employees the help they need to reduce stress and improve productivity.

We are looking forward to hearing from you, and to having your company be a sponsor of CUatWork.

CUat WORK

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