By Jim Holt, president/CEO

You are never far from accessing your accounts at Mid American Credit Union. From networks of shared credit unions and ATM locations to a new, free downloadable app for your mobile device, Mid American is literally and virtually available to you all the time.

Mid American upcoming Mobile App will give you access from your mobile device anytime and anywhere. With this new app, which will be downloadable from the iPhone App Store or the Android Market, you can check balances, pay bills, transfer money, and find Co-op Network ATMs and Credit Union Service Centers.

We are also using social media to give our members another way to interact with us. Our Facebook business page made its debut last month (March 2012). While this is not a place for sharing account information, it is a medium for announcing events, answering general questions and of course, listening and responding to general comments. Find the page at www.facebook.com/midamericancreditunion
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This quarter, we will offer a new bank to bank transfer function to Desktop Banking. Members will be able to transfer money from a Mid American account to another institution's checking or

savings account or pay a loan payment with an ACH debit from a non-Mid American account.

Here are various ways – old and new – that you can interact with us.

Branches and ATMS. Besides using Mid American's branches, members can conduct cash transactions – deposits, withdrawals, loan payments and fund transfers – at nearly 4,500 credit union facilities nationwide through the Credit Union Service Center network. You can avoid ATM fees by using one of the more than 25,000 Co-op Network ATMs nationwide. You can find shared branch and ATM locations through the Branches link and ATM link.

Desktop Banking. Our online service provides you with many functions, from account transactions to paying bills to reordering checks. You can even sign up for e-statements to eliminate paper. If you're not already signed up for Desktop Banking , see a financial service representative and you'll have 24/7 access to your account. You can also download a sign-up form from online and mail or fax it to us. To find out more contact financial services, 316-722-3921, ext. 202.

Mobile banking. This is similar to our Internet banking, with members using tablet computers or smartphones to get online. Check balances, view account history, transfer funds and do

national and local searches for the nearest ATM or branch. The new mobile app will provide more efficient access.

Text banking. Text us for your account balance and recent transaction history and even transfer funds. To sign up, go to www.co-opmobile.org .

Automated telephone. We've recently made changes to make this service, available by calling 316-722-3921, and pressing 3 ,faster and more efficient. You will need a PIN to access this service, which provides you with account information and allows you to do transfers. Contact a financial service representative or download the sign-up form from our website and mail or fax it.