

LOCK IN RATE

RV LOAN RATES AS LOW AS

5.25% APR*

*Annual Percentage Rate. Loans subject to credit approval. Membership required—based on eligibility. Rates subject to change without notice.



MOUNTAINQUARTERLY SPRING 2011

in this issue:

HIGHLIGHT	Introducing MyStyle Checking2
	MyStyle Checking Tips3
	Enhanced Online Banking Coming Soon!3
	“You Talkin’ To Me?”3
	Homeownership—It’s Closer Than You May Think4
	Nominating Committee & Annual Business Meeting4

Board of Directors

Roger P. Andrus, Chair | Lynn Ure, Vice Chair
Irene Grant, Secretary | J. Bruce Reading
Scott J. Burt | Diane Mansfield | Charlie Fulks
Michael Allen | Charlyn Sorensen

Supervisory Committee

Sam Blundell, Chair | David Swan
Wade Higgs

Homeownership

It’s Closer Than You May Think

The prospect of owning your first home stirs lots of excitement... and lots of questions. The good news is that Mountain America and Ivory Homes, Utah’s Number One Homebuilder, have answers. We have teamed up to provide members with a **FREE Home Buying Seminar!**

- **Learn** how to navigate the home buying process.
- **Find out** about Mountain America’s 100% First-Time Home Buyer Program.
- **See** if you qualify for a mortgage loan.
- **Enjoy** a free meal.
- **Tour** nearby Ivory Model Homes.

All seminars will be hosted at Mountain America’s Tanner Building at 7167 South Center Park Drive in West Jordan.

English Speaking

Saturday, April 9, 9–10 a.m.
Thursday, April 14, 6:00–8:00 p.m.

Spanish Speaking

Saturday, April 9, 10:30–11:30 a.m.

RSVP

We expect seats will fill up fast, so call 801-325-6241 today to reserve your place. ▲



Nominating Committee & Annual Business Meeting

The Nominating Committee has selected three incumbents, Mr. Roger Andrus, Mr. Bruce Reading and Mrs. Charlyn Sorensen, to fill the positions available on the Board of Directors. These candidates have a variety of experience and expertise that will continue to enhance the current Board and provide the balance necessary to achieve the goals of Mountain America into the future.

The Supervisory Committee will call for a ratifying vote of the members at the Annual Meeting, which will be held on **Tuesday April 19, 2011**, in the auditorium of the H. Floyd Tanner Building at 7167 South Center Park Drive, West Jordan, Utah. All Mountain America Credit Union members are invited to attend.

The Board looks forward to serving you, the members, and thanks you for the opportunity to do so. ▲



www.macu.com

Mountain America Corporate Offices
P.O. Box 9001, West Jordan, UT, 84084

Find Us: facebook.com/macufb

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*Loans subject to credit approval.

Service Center	1-801-325-6228
Toll-Free	1-800-748-4302
CARL	1-888-370-CARL (2275)
Investments	1-800-540-7670
Mortgage Loans	1-800-277-7703
Business Services	1-888-845-1850
Student Loans	1-801-325-6574



“Make your plans for the year in the spring, and your plans for the day early in the morning.”

—CHINESE PROVERB

HIGHLIGHT



Thank you for choosing to be a member of Mountain America Credit Union. We know that there are many places competing for your business, so we make it our goal, every day and with every interaction, to earn your business.

You may have heard that the face of checking accounts is changing. As we've monitored the market, we've seen many banks reducing account benefits and increasing fees. While many institutions are slimming down their checking options, we're beefing ours up. I'm proud to tell you about our newest product. It's called **MyStyle Checking** and it's one of the best new checking products out there.

MyStyle Checking is just what it sounds like—your checking account, your products and your reward options. What makes this product so unique is that MyStyle is similar to a rewards credit card—you can earn rewards points that can be applied to the things that you want most. You can get iTunes® or Amazon® credits, credit protection, free checks or just plain cash.

MyStyle Checking is just the beginning. Coming third quarter is a **new online banking site**, complete with a more intuitive look and feel as well as many impressive new features that you've requested. The enhanced functionality makes it simple to track spending and budget. Our alerts make it simple to track

your money and prevent fraud on your account. The new system will also offer new functionality like account-to-account (and institution-to-institution) transfers and the ability to add accounts from other institutions so you can calculate your net worth.

"we give back to you with great services and low rates"

As always, we are working to make your experience with Mountain America simple and enjoyable, and we give back to you with great services and low rates. Have you ever seen a five-year car loan at **2.99%**? How about a Home Equity line at **2.49%**? These are just a few of the ways that we give back to you.

As a member, you are an owner of a great financial cooperative. We work every day to ensure that you have access to the best products and services available in the market. We hope that you enjoy your experience at Mountain America. If you have new ways that we can help you, we would like to hear from you. **Contact us at 1-800-748-4302, www.macu.com or your nearest branch.** ▲

Sterling Nielsen
—Sterling Nielsen, CEO & President

MyStyle Checking Tips

If you're like many Mountain America members, you've recently opened a new MyStyle Checking Account...and are now enjoying some sweet rewards!

But are you getting the most out of your account features? Take a quick moment to review these **five helpful tips**:

1. You can **avoid the \$4 monthly fee** by maintaining at least four (4) qualifying services. Note: even if you haven't selected 4 points worth of rewards, you'll still need 4 qualifying services in order for the fee to be waived.
2. If you'd like to **try a different reward**, you can make changes by contacting a branch or our Service Center.
3. If you signed up to **get music downloads**, you can redeem your credits by logging in to Online Branch and selecting "Account Management" followed by "MyStyle Checking."
4. For a debit card, credit card, bill pay, online banking or HELOC to be considered active, you must **use that service at least once a month**.
5. **Don't miss out on rewards**—if you qualify for more points than you've spent on rewards, make sure to use them; they do not carry over from month to month.

To make changes to your account or if you have any questions, please contact your nearest branch or call the Service Center toll-free at 1-800-748-4302. ▲

Enhanced Online Banking Coming Soon!

With handy features like bill pay, eStatements and deposit@home, Mountain America's Online Branch is already a great tool. And soon it's going to get even better!

Here's a sneak peek at some of the amazing new features you'll have access to:

- Transfer money to and from your accounts at other financial institutions.
- Easily manage your finances with built-in budgeting tools.
- Customize your Online Branch homepage.
- See pending charges.
- Search account history.
- Transfer money to other Mountain America members.
- Create customized alerts.
- More support for a variety of personal finance management tools, including Money Desktop™ and the one included with the new Online Branch.

FinanceWorks™ users:

unfortunately FinanceWorks will not be supported once the new online banking launches. We recommend switching to one of the above-mentioned tools as soon as possible to avoid any interruptions in your budget planning.



Stayed tuned to www.macu.com during the next couple of months for more details about the launch. ▲

"You Talkin' To Me?"



We sure are! At Mountain America, we use a variety of methods to communicate with members. These communications may come in the form of a phone call, email message, letter, postcard or text message and generally ask for some simple feedback or notify you of important information.

Of course, you can never be too careful when it comes to unsolicited messages. That's why you should also know what Mountain America will never do when contacting you.

- We will never ask you to reset or verify your password in order to switch you to a new system.
- We will never ask for your credit card number and/or PIN.
- We will never contact you to ask for personal information, such as a Social Security number or birth date.

However, when you contact us, we may ask you to verify your account or confirm your identity. If you have a question about a message that appears to be from Mountain America, please contact your nearest branch or call us toll-free at 1-800-748-4302. ▲

FRESH LOW AUTO RATES
AS LOW AS
2.99% APR*
*Annual Percentage Rate. Loans subject to credit approval. Membership required—based on eligibility.

Apply Today!
THINK OUTSIDE THE HOUSE
with a Home Equity Line of Credit
Please visit www.macu.com for our LOW rate

Do you know someone that could use a little extra help right now?
Pay it FORWARD
Submit their story & they could get \$500!
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