

## ***Who is Midwest Corporate Federal Credit Union?***

*Midwest Corporate Federal Credit Union is a corporate credit union serving the financial and correspondent needs of credit unions and credit union organizations.*

*A corporate credit union is a credit union (financial cooperative) who is primarily operated for the purpose of providing service to other credit unions.*

*In addition, the National Credit Union Administration regulations require that a corporate credit union cannot require membership in any other organization as a basis for membership.*

### **Our Mission**

*The mission of Midwest Corporate Federal Credit Union is to serve members by promoting value-added financial and correspondent services consistent with safety and soundness principles.*

### **Our Vision**

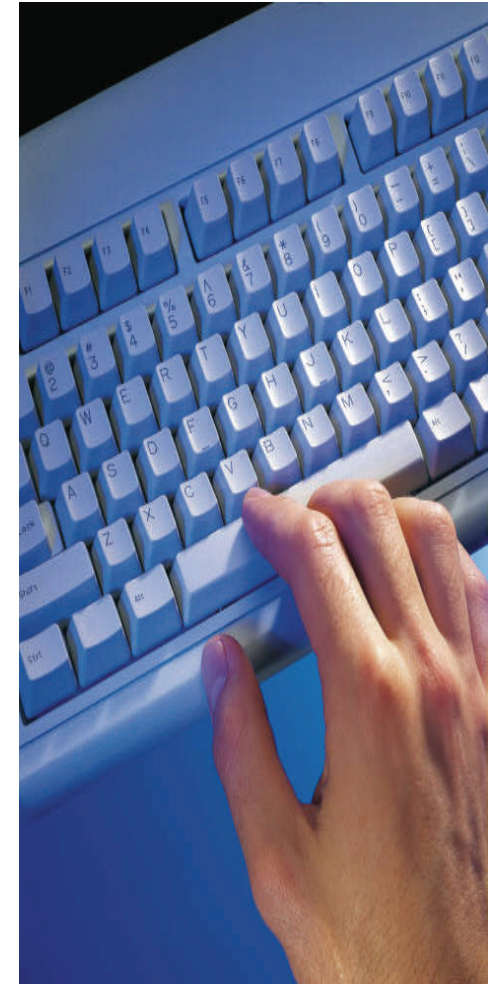
*Midwest Corporate Federal Credit Union, through cooperative efforts, will be a thriving organization leveraging its resources wisely to provide leadership, support services, and innovative solutions to meet credit union financial needs.*

*Midwest Corporate Federal Credit Union will only succeed through sound business values based on respect, integrity, honesty, commitment, and valued services. In addition, we expect our business partners to embrace these same values.*

*Midwest Corporate Federal Credit Union will work cooperatively with credit union leagues and other credit union organizations to support credit unions locally and nationally.*

*Midwest Corporate Federal Credit Union will be an advocate for its member credit unions, both locally and nationally, on issues important to them.*

# **APEX - ACH**



## **Midwest Corporate Federal Credit Union**

2005 North Kavaney Drive  
P.O. Box 7250  
Bismarck, ND 58507-7250

Phone: 800-852-2677  
Fax: 701-223-2654

Business Hours: Monday - Friday 8:30 a.m. - 4:00 p.m. C.T.



# APEX-ACH

## *ACH Service – Fast & Easy*

With the number of ACH transactions growing at more than 15 percent per year, the need for improved technology and a more efficient means of operating is also rising. That's why Midwest Corporate recommends APEX-ACH to keep up with your need to handle a higher volume of ACH payments faster and more effectively.

## *Efficient, online delivery*

APEX-ACH is an Internet-based ACH origination and receipt system. It can add flexibility to your day-to-day ACH processing. Using the speed and convenience of the Internet, APEX-ACH assists in the creation, collection and distribution of ACH transactions for your credit union.

The ease and immediate access of online delivery allows your credit union to achieve a more efficient, robust means of ACH processing. This translates into simplified, faster operations for you.

## *Getting stated is easy and quick*

To find out more about APEX-ACH and how easy it is to get started, call Trudy Wise at 800/852-2677.

# APEX-ACH

## *Operational benefits*

There are several time-saving and operational benefits to using APEX-ACH in your credit union. For example:

**Continuous flow-processing** – your files are processed much faster

**Browser-based technology** – 24-hour/7-days a week access over a secure Internet connection, and easy navigation through the system

**Access to the system warehouse** – review your credit union's trace and research items, and perform edits immediately

**Turnkey solution** – eliminates the need for specialized hardware, software, or in-house experts

**Control** – user set-up and maintenance is retained by the credit union through user security

**Automated settlement** – all net settlements are automatically posted to your Midwest Corporate S-21 account.

**Quality support** – APEX-ACH is supported by both Midwest Corporate and U.S. Central CU, two organizations that you know and trust.

## *No Special Hardware or Software*

Since APEX-ACH operates over the Internet, the need for additional software or hardware is eliminated. Nothing is loaded onto the hard drive of your PC, allowing you more flexibility in your day to day operations and making recovery easier. Plus, the information is protected through advanced security features, ensuring your credit union's funds are safe and secure.

## *Low Service Cost*

APEX-ACH is low in cost, basic fees are only \$25.00 per month for access, \$1.00 per file, and 3¢ per item receipt / 5¢ per item origination (these are the only fees most credit unions incur, for a complete fee estimate call Trudy Wise at 800/852-2677).

## *Want to know more about APEX-ACH?*

To find out more about APEX-ACH and how Midwest Corporate can make your ACH processing quick and easy, just call Trudy Wise at 800/852-2677.

\*APEX-ACH is a service provided through Midwest Corporate FCU that was developed by, and is maintained by, U.S. Central CU.