

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.

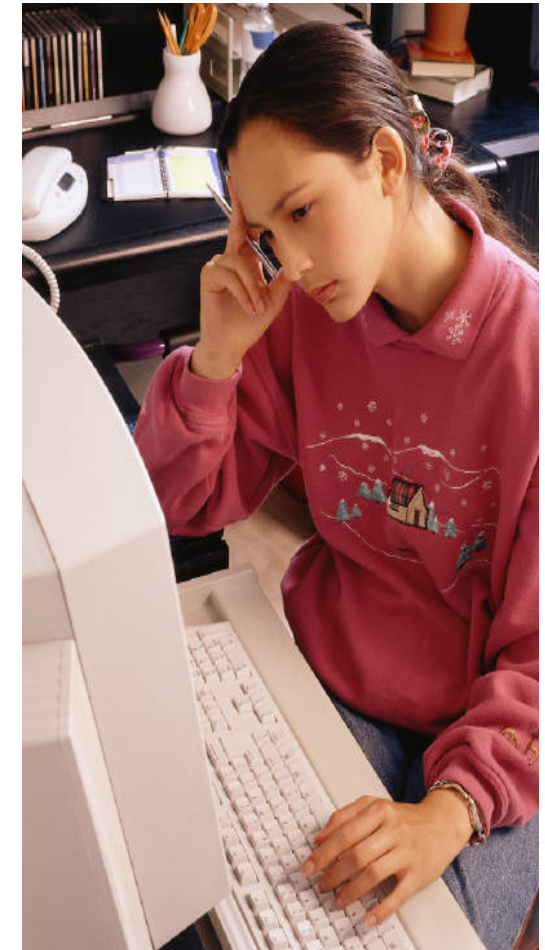
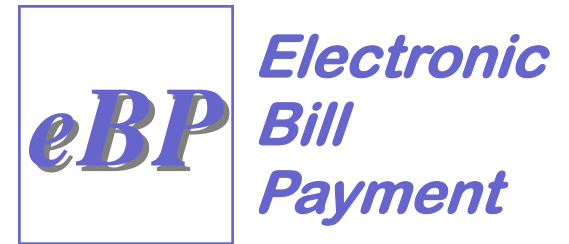
Our Vision

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.



Midwest Corporate Federal Credit Union

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

Phone: 800-852-2677
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Business Hours: Monday - Friday 8:30 a.m. - 4:00 p.m. C.T.



Revised 04/05





Electronic Bill Payment

Midwest Corporate's eBP solution gives you a reliable provider with loads of experience, low cost of entry, and low on-going costs. On top of all that, it is turn-key. It requires no additional expertise on your part, minimal commitment of staff time, and it can be customized as much as you wish (for a small additional fee).

With Midwest Corporate's eBP, you can be assured of a provider that will be around for the long haul. The eBP service is provided through MY CU Services, LLC, a wholly-owned CUSO of Mid-Atlantic Corporate FCU with assets exceeding \$3 billion. Like you, Midwest Corporate searches out the best and most trusted partners to do business with, and Mid-Atlantic Corporate fits the bill.

The low cost to get started and the low on-going cost makes our service affordable to credit unions of all sizes. Your credit union can now offer eBP services for a one-time set-up charge of only \$1,750 (\$2,000 for non-MCSD members). After that, each member enrollment is only \$2.00 and the monthly per account maintenance ranges from \$1.25 to \$4.15 depending on if your credit union wishes to pay a per item fee or not.

Flexibility of service, experience in the business, the affordable price, and the confidence of having Midwest and Mid-Atlantic Corporates backing the service, all add up to an unbeatable eBP service you can trust and afford.

Find out how eBP can become a reality at your credit union, or how much easier eBP remittance processing can be, **call Doug Wolf at 800/852-2677**.



Electronic Bill Payment

Midwest Corporate's eBP service offers these outstanding features:

System Independence – the eBP service can easily be integrated with products offered by any Internet financial transaction services provider or data processing system. Our service also may function as a stand-alone eBP system.

Flexibility - All of the components needed to customize your eBP service are available with no requirements to purchase expensive package deals. This guarantees a solution uniquely suited to your credit union.

In-House Processing – MY CU Services, LLC processes all payments in-house, including paper items. It's common for other eBP providers to outsource the remittance of payments, giving up control of the process. Should a problem arise with your members' payments, the "one-stop shop" makes research easy.

Electronic Remittance - MY CU Services, LLC functions as a dual processor for the remittance of eBP payments. They can and will make payments electronically when possible. When necessary, MY CU Services, LLC is capable of remitting paper items as well. Regardless of the remittance method needed, the process is transparent to the bill payer.

No check and list - It is the policy of MY CU Services, LLC to never submit check and list remittances (the practice of submitting one check to a merchant with a stub containing the names and account numbers of several individuals). Check and list remittances could save postage expense, but they often lead to processing errors at the receiving merchant.

On-line Administrative Database - MY CU Services, LLC administrative level on-line research database enables the credit union to maintain user lists, store pricing schedules and edit pricing criteria all without having to contact anyone. In addition, the credit union can resolve payment inquiries for its members including checking for clear dates, stop payments, merchant returns and printing images on-line.

On-line Research Database - If the credit union chooses to do so, MY CU Services, LLC can provide its members with their own access to the on-line research database. This capability makes it possible for the credit union's member to research their own payment inquiries on-line, any-time and without contacting the credit union or MY CU Services, LLC.

Billing Files - MY CU Services, LLC will maintain member billing files for your credit union so you don't have to. You supply the billing criteria and Mid-Atlantic takes care of the rest.

Easy Integration - MY CU Services, LLC has experience with many data processing system Internet financial transaction services providers. This means that your credit union can be "up and running" with its eBP service within 60 days.