



About MidUSA

In November 1934, 50 Armco Steel employees founded the Armco Employees Credit Union to help each other obtain low-interest loans in times of sickness, death, or emergency. That small group eventually grew to encompass three office locations and over 70 Select Employee Groups eligible for membership. In 1994, the name changed from Armco Employees Credit Union to MidFirst Credit Union, Inc. to better represent the diversity in the membership.

In 2001, MidFirst Credit Union obtained what is called a "Community Charter" from the State of Ohio to open MidFirst membership to anyone in Butler and Warren Counties. In 2008, MidFirst obtained an additional Community Charter for Montgomery County. These charters allow the credit union to serve **anyone** who lives, works, worships, or attends school in Butler, Warren or Montgomery County.

In 2010, the name changed to **MidUSA Credit Union™** as a result of our continued interest in expanding into new markets while continuing to serve our existing membership with great products and services. The MidUSA name reflects the credit union's proud history, financial strength and stability, as well as lets the public know that MidUSA is open for membership to virtually anyone in the markets the credit union serves.

Today, MidUSA serves approximately 20,000 members, including the employees, families, and retirees of over 200 Select Employer Groups, and operates five branches in Middletown, Kettering, Trenton, and Liberty Township.

This brochure contains a brief description of the benefits of opening a MidUSA HSA account. If you have additional questions, please call us at **(800) 633-8905**.

Plaza Office

3600 Towne Boulevard, Middletown

Office & Drive Thru Hours

Monday - Friday, 9:00a - 6:00p
Saturday, 9:00a - 12:00p

Crawford Office

1201 Crawford Street, Middletown

Office Hours

Monday - Thursday, 9:00a - 5:00p
Friday, 9:00a - 6:00p
Saturday, 9:00a - 12:00p

Drive-Thru Hours

Monday - Thursday, 8:15a - 5:00p
Friday, 8:15a - 6:00p
Saturday, 9:00a - 12:00p

Kettering Office

21 West Dorothy Lane, Kettering

Office & Drive-Thru Hours

Monday - Friday, 9:00a - 7:00p
Saturday, 9:00a - 1:00p

Trenton Office

933 West State Street, Trenton

Office & Drive-Thru Hours

Monday - Thursday, 9:00a - 5:00p
Friday, 9:00a - 6:00p
Saturday, 9:00a - 12:00p

Liberty Township Office

6752 Cincinnati-Dayton Road, Liberty Township

Office & Drive-Thru Hours

Monday - Friday, 9:00a - 6:00p
Saturday, 9:00a - 12:00p

All Locations

(513) 420-8640 | (937) 610-3390 | (800) 633-8905

www.midusacu.org



Health Savings Account

Take control
of your
healthcare.



Health Savings Accounts

MidUSA Credit Union is proud to offer you a Health Savings Account (HSA). Our simple, clear-cut solution is designed to give you the tools to meet your HSA needs so you can get on with managing your healthcare dollars. Our HSA offers you:

- A competitive interest rate* on your entire account balance
- A free MidUSA HSA Debit Card
- Monthly account statements
- Friendly, personal service you can count on.

* ask about our current rate.

HSA accounts are available to all members who meet government requirements. To become a MidUSA member, simply request a sign-up form by visiting any MidUSA office, by logging on to www.midusacu.org or by calling **(800) 633-8905, (513) 420-8640, or (937) 610-3390.**

Take control of your healthcare

Health Savings Accounts (HSA) are the perfect opportunity for you to take control of your healthcare. Combining an HSA with a High Deductible Health Plan (HDHP) offers you a tax advantaged way of lowering the premiums you pay for health insurance coverage while investing all or a portion of the savings in a tax advantaged account.

Because it's your money, you control the details of your healthcare coverage and healthcare spending along with your doctor. You are your healthcare decision maker. Plus, since you are the owner of your HSA, it doesn't matter what your job status is or whether your employer makes contributions to your plan. Your HSA will always follow you.

It's your money!

Monies deposited into your HSA can be contributed by you or your employer under a qualified group HDHP plan and it's yours! You will be able to deduct your contributions to your HSA, and the account earnings will accumulate on a tax-deferred basis. The money can be used to pay for current qualified medical expenses or it can be saved for future medical expenses. The dollars in your HSA are managed by you and are eligible to roll over from year to year. Best of all, distributions from your HSA are tax-free if they are used for qualified medical expenses.



Opening your HSA

To open an HSA, you must first be enrolled in a high-deductible health plan. The major advantage of a high-deductible plan is lower premiums. Members are solely responsible for assuring that contributions and distributions from their HSA are compliant with IRS rules. Contributions and plan deductible limits change frequently so consult your tax professional regarding your individual circumstances. More information can be found at www.treas.gov or www.irs.gov.

Account balance is carried over

Unlike contributions to a flexible spending account, the balance of your HSA at the end of the year is carried over to the next year. So you're not placed in a position of having to "use it or lose it" each year.

Retirement Central

Why stop with just your HSA? Why not take control of all your financial needs? MidUSA can help. Retirement Central has plans for all stages of life from getting married, to starting a new job, to retiring early. All with one goal in mind - financial security for you and your family. Check it out at www.midusacu.org and start planning your future today!

American Share Insurance (ASI)



All deposits at MidUSA are insured by the nation's largest private insurer of credit union deposits—American Share Insurance (ASI). ASI insures each account up to \$250,000 in coverage per account, not per individual or business. This allows for an unparalleled level of protection of deposits at MidUSA. MidUSA is not federally insured. Members' accounts are not insured or guaranteed by any government or government-sponsored agency.

Other Convenience Services

MidUSA offers many services to make banking with MidUSA as convenient as possible for you and your family, including:

- ATMs
- Telephone Banking: (800) 238-1969
- Traveler's Cheques
- Competitive Loan Rates
- Savings Bonds
- Safe Deposit Boxes
- E-Statements
- Money Orders

If you would like more information, contact a MidUSA representative today at (800) 633-8905.

