Active membership in MIDLAND CREDIT UNION has value to you. As a credit union, we are committed to helping our member make wise financial choices in good times and bad.

Midland Credit Union is a haven for hardworking individuals in need of financial services and education.

As an active member with Midland Credit Union, you strengthen your financial cooperative and yourself every day, making free services and low fees a possibility.

Since 1933, we have followed the philosophy of “people helping people.” As times changed, we also changed and now offer some of the most modern, convenient financial services available.

Let Us Help
MAP YOUR FUTURE
Lending Options Available to Our Members

2891 106th Street
Urbandale, Iowa 50322
Ph: 515-278-1994
Fax: 515-278-0209

1225 Copper Creek Dr., Ste. M
Pleasant Hill, IA 50327
Ph: 515-278-5333
Fax: 515-266-7982

www.midlandcu.org

All member deposits are Federally Insured to at least $250,000 by the National Credit Union Administration.

Current rates and terms available at: www.midlandcu.org
LENDING OPTIONS
Fitting all the pieces together...

Share Secured Loans
A share secured loan enable you to borrow funds for any purpose instead of draining your savings account. The loan is backed by funds in your savings account or your Share Certificate. The term of the loan is equal to the Share Certificate when a Certificate is used. Rates are based off dividends paid on Certificates and savings accounts.

Personal Loans
Personal loans offer the flexibility to borrow funds with no collateral requirements.

Credit Life & Credit Disability Insurances
Credit Life and Credit Disability insurance products pay on your loan in the event of death or disability. Some restrictions apply, so contact a lending professional for additional information and coverage options.

Guaranteed Asset Protection Plus
GAP Plus covers the difference between your insurance settlement and the payoff of your loan. In addition the “Plus” portion gives you $1,000 towards the purchase of a replacement vehicle financed through the credit union again. GAP is typically cheaper when purchased through the Midland Credit Union than through the dealer.

Mechanical Repair Coverage
Three levels of Mechanical Repair Coverage (MRC) are available on your vehicles. This coverage may be purchased at time of the loan or added at a later date. Coverage through Midland Credit Union is typically cheaper than coverage through the dealer.

Credit Cards
Balance transfer your high rate credit cards to Midland Credit Union today, we offer two credit card options that include a 1% cash back rewards program.

MasterCard® Classic
• Low steady rate
• No annual fee
• No balance transfer fee
• Easy automatic payment options

MasterCard® Gold
• Low steady rate
• No annual fee
• No balance transfer fee
• Easy automatic payment options

Your due date is at least 25 days after the close of each billing cycle.

We will not charge you any interest on purchases if you pay your entire balance by the due date ea. month.

Monthly payments will be 4% of the balance.

Visit Midland Credit Union online for more information, rates, applications and much more!

www.midlandcu.org