



**MIDLAND**  
CREDIT UNION

# MONEY *matters*

Let Us Help Map Your Future

Spring 2018

## Website

[www.midlandcu.org](http://www.midlandcu.org)

## Main office—Urbandale

2891 106th Street  
Urbandale, IA 50322

**P:** 515.278.1994

**F:** 515.278.0209

## Pleasant Hill Branch

1225 Copper Creek Dr.  
Suite M

Pleasant Hill, IA 50327

**P:** 515.278.5333

**F:** 515.266.7982

## Lobby & Drive-up Hours

◆ Mon-Tue-Thu 8:30 - 5:00

◆ Wed 9:30 - 5:00

◆ Fri 8:30 - 5:00

## Automated Annie

## Voice Response System

515.226.8026

## Loan Department

515.645.9334

## Mortgage Department

515.645.1226

## Don't Miss Our 85th Year Celebration!

Come join us on Saturday, April 21st, 2018 to celebrate another wonderful year with dinner, socializing, dancing & prizes.

If you have never been to one of our meetings, now is the time to sign up! We will have a professional photographer plus music from Monkey Monkey Monkey!

RSVP online through our website at [www.midlandcu.org](http://www.midlandcu.org) click on "About Us" then select "Annual Meeting" or call 515-278-1994 to attend this event!

**Reservations are limited and due by 12:00pm Thursday, April 12th, 2018.** The Cost is \$20.00 per person.

Dinner includes your choice of New York Strip Steak or Pasta

Primavera, Salad & Dessert. Stay after for music & dancing!

**Social Hour:** 5:30p to 6:30p

**Dinner:** 6:30p to 7:00p

**Business Mtg:** 7:00p to 7:30p

**Prizes:** 7:30p to 7:45p

**Music & Dancing:** 7:45p-10p

The celebration is going to be held at The Holiday Inn 4800 Merle Hay Road, Urbandale, Iowa 50322. Doors will open at 5:30pm.

We hope you will come out and join us. We look forward to seeing you!

Board Elections occur at the Annual Meeting. Please refer to the Director Election Notice for more information.

Give us  
**15 MINUTES**  
& we could save you  
**THOUSANDS**  
by refinancing  
your auto loan!

- Auto loan rates as low as 2.55% APR\*
- No payments for 90 days
- Plus, CASH REWARDS just for refinancing

Loan Amount	Cash Rewards
\$10,000-\$19,999	\$50
\$20,000-\$29,999	\$100
\$30,000-\$39,999	\$150
\$40,000+	\$200

Call (515) 645-9334 to learn more about a quick auto loan rate review.



# MIDLAND CREDIT UNION

## 2018 HOLIDAY CLOSINGS

Martin Luther King Jr-  
January 15th

Presidents' Day -February  
19th

Memorial Day—May 28th

Independence Day-  
July 4th

Labor Day-Sept 3rd

Columbus Day-Oct 8th

Veterans Day- Nov 11

Thanksgiving Day-  
Nov 22nd

Christmas Eve -Dec 24th  
open from 8:30am-12:30pm

Christmas Day-Dec 25

New Year's Day-January 1

### Vision Statement:

Midland Credit Union will lead the way to financial success by being our communities' #1 financial institution.

### Mission Statement:

Invested in the success of our community.

## 2017 Year End Tax Information

On or before January 31, 2018 each Midland account earning \$10 or more in dividends/interest will receive a 1099 Tax Form from our data processor. This form shows the total taxable interest you earned from Midland during 2017. This amount will include all dividends posted in 2017 on taxable accounts like share/savings, share draft/checking and share certificates. If you had a real estate loan with Midland and you

paid more than \$600 in interest on the loan you will receive a 1098 Tax Form from our data processor on or before January 31, 2018.

NOTE: Your December 31, 2017 quarterly statement shows the total interest you paid on all of your Credit Union loans and the 1098 form shows just the mortgage interest paid.

If you have an IRA investment with the Credit Union the balance shown on your December 31, 2017 quarterly statement is the fair

market value and represents the same figure we are reporting to the IRS. Statements regarding 2017 withdrawals will be mailed to you by January 31, 2018 on a 1099-R Form.

Convenience at your fingertips! Tax information is available online. Log into your home banking account and click the Accounts Tab and then Year to Date. Current year and Previous Year is available. Hint: Previous year is tax information for 2017.

**We're so confident that you'll love our:**

- Low Loan Rates
- Low or No Fee Accounts
- Discounted Insurance Products
- Online & Mobile Banking

**THAT WE'RE GIVING AWAY MONEY!**

**FREE MONEY!**  
**\$25.00\***  
 For Opening An Account

**MIDLAND CREDIT UNION**

**Urbandale Branch**  
 2891 106th Street  
 Urbandale, IA 50322  
 (515)278-1994

**Pleasant Hill Branch**  
 1225 Copper Creek Drive, Suite M  
 Pleasant Hill, IA 50327  
 (515) 278-5333

\*\$25 will be applied to account as a dividend. Expires 5/31/19.

## Take Advantage of Member Benefits!

As a Midland Credit Union member, you have access to exclusive member discounts through Invest in America. All you have to do is visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) or click on the Invest in America banner on our website. Take advantage of discounts on mobile service, automobiles, computers and electronics, as well as cash back at over 1200 retail locations! **Visit [www.lovemycreditunion.org](http://www.lovemycreditunion.org) today!!**

 Digital Auto Shopping	 1200+ online retailer discounts	Cash back at over 1,200 online retailers	 Protect Your Home. Get \$425 in Exclusive Credit Union Member Savings!
 10-15% Off Mobile		Computers and Electronics	 TruStage Insurance Agency Credit union members could Save \$427.96 on car insurance.

# Money Matters