



MIDLAND
CREDIT UNION

MONEY *matters*

Invested in Your Success

Spring 2019

Website

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

Annual Member Celebration!

Come join us on Thursday, April 25, 2019 to celebrate you, our members, with dinner, socializing, and prizes to include a 32" Smart-TV, Kindle Fire and cash.

RSVP online through our website at www.midlandcu.org click on "About Us" then select "Member Celebration" or call 515-278-1994 to attend this event!

Reservations are limited and due by 12:00pm Thursday, April 18, 2018. The cost is \$20.00 per person.

Dinner includes buffet style with choice of Chicken and Traditional Lasagna, Salad & Dessert. Stay after for a business meeting and prizes!

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

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

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

Director Nomination

Please see our director nomination notice enclosed.

April is Financial Literacy Month

Take hold of your finances with a few simple steps to improve your financial situation:

- Assess your finances: Look at your strengths and weakness; where can you improve your finances.
- Get copies of your credit report: This is a snapshot of your financial situation; review on a regular basis to identify errors including identity and possible fraudulent activity. How do I get my credit report? Visit www.annualcreditreport.com allows free credit report every 12 months.
- Be committed to make a change: Develop a plan, save for achievable goals; if a goal is set to high it can be very frustrating.
- Document your spending: Follow where your money goes. It is an eye-opening experience to see in black and white where your money is going.

April is National Credit Union Youth Month

"The Future is Yours...Picture it! Save for it! Share it!"

It is a perfect time to open accounts for your kids or grandkids to teach them the value of saving during the month of April.



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2019 HOLIDAY CLOSINGS

Martin Luther King Jr-Jan 21st

Presidents' Day-Feb 18th

Memorial Day-May 27th

Independence Day-July 4th

Labor Day-Sept 2nd

Columbus Day-Oct 14th

Veterans Day- Nov 11

Thanksgiving Day-Nov 28th

Christmas Eve -Dec 24th
Open: 8:30 a.m.-12:30 p.m.

Christmas Day-Dec 25th

New Year's Eve-Dec 31st,
Open: 8:30 a.m.-3:00 p.m.

New Year's Day-Jan 1st

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.

Are you Vulnerable to Fraud?

Do you have "Lazy Passwords"?

A lazy password would be using your date or birth, or your child's name followed by their age; something easily figured out. A **unique** password is the key and should be used for each account you have including your personal Wi-Fi. If you are using **"lazy"** passwords it would be like leaving your door unlocked to your house.

Using public Wi-Fi? When you access public Wi-Fi with your account information; someone can intercept your information and obtain your password. If you are using public Wi-Fi, you may as well just write your account number and information on a napkin and hand it to a stranger.

Using Shazam Bolt can help you detect fraudulent activity

With Shazam Bolt you can receive alerts and notifications for every transaction made with your debit card. You can set thresholds; if a transaction is more than a certain amount you will receive an alert. Users can set blocks for internet transactions or transactions outside the U.S. The user can turn the debit card on and off which will help with lost, misplaced or stolen cards to prevent fraudulent activity and control spending.

Start protecting your debit card: Download Shazam Bolt\$ App using google play or the iPhone App Store; Search "SHAZAM BOLT\$" and download.
Need Help? Call 515-278-1994



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 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 today!!**

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

Money Matters