



MIDLAND CREDIT UNION

January e-Lert

**Savings | Checking | Account Switch Kit | Borrow
e-Services | Financial Counseling
Locations & Hours | Contact Us**

MONTHLY E-LERT

We're excited to announce the launch of our new monthly e-Lert exclusively for our member-owners! Watch for your monthly e-Lert so that you can stay up to date on financial education, special offers, promotions and events at your credit union all in one convenient email! We'll make finding that interesting article you read easy by storing them all on the website under the [e-Lerts](#) tab under [e-Services](#).

NEW



Now is the time



**to use your EQUITY to
get CASH with
a Midland Difference
Home Equity Line of Credit**

**Rates are at an all-time low!
Cash can be used
for almost anything!**

Apply online.

*Federally insured by the NCUA. Equal Housing Opportunity.

Home equity loans give you the ability to borrow from the money already invested in your home, and the funds can be used for just about anything from; vacations, remodels, tuition, weddings or whatever life brings your way.

[Apply online](#)

HOLIDAY SAVINGS ACCOUNT

Open a Holiday Savings Account this month and start saving a little each month for your holiday expenses. We guarantee the holidays will be even merrier! There's no minimum balance required to open an account. You can set up a weekly, biweekly or monthly automatic transfer from your savings or checking account into your holiday savings

account.



Contact us



Experience the Midland
Difference during our
FREE Community
Financial Education Class



Sign me up!

FREE Financial Community Education Class
Tuesday, January 28th from 6:30 pm - 7:30 pm
Pleasant Hill Library, 5151 Maple Drive, Pleasant Hill

Holly Luca, CCUE, CCUFC, Executive Vice President of Midland Credit Union will share information on how to use credit cards responsibly. Here are a few of the topics she will cover:

- How to take control of your credit cards
- Benefits & costs of credit cards
- Warning signs of too much debt
- How to figure your credit limit

There's no cost to attend this class, but pre-registration is required because space is limited. Please register by FRIDAY, January 24th.

Register

WARREN A. MORROW MEMORIAL SCHOLARSHIP

APPLICATION DEADLINE: FEBRUARY 7, 2020



We're pleased to announce the 2020 Warren A. Morrow Memorial Scholarship program, which will award scholarships to high school seniors and individuals entering or attending an accredited undergraduate, graduate or vocational program in 2020. Applicants must be a current member (not just their parent) of an Iowa credit union. **Friday, February 7, 2020, at 5:00 pm is the application deadline.** Please click the following link for complete [scholarship details](#). Winners will be notified in April, and the results will be posted on IowaCreditUnionFoundation.org.

Details



Save up to \$15 On TurboTax®

Start for FREE



Midland Credit Union has teamed up with TurboTax
Save up to \$15
on TurboTax federal products
We make it easy to transfer last year's tax info.

Learn more

SAFE DEPOSIT BOX

Get organized and protect those important documents in the new year with a safe deposit box!

- Size 3x5x22 \$20.00
- Size 5x5x22 \$25.00
- Size 3x10x22 \$40.00
- Size 5x10x22 \$50.00
- Size 10x10x22 \$60.00



Check availability

SAVE TIME & MONEY with a Midland Difference Checking Account



Experience the Midland Difference with a checking account that charges **NO** monthly service fee while earning dividends on balances above \$500.



Save time & money with these checking services:

- Electronic Statements
- Debit Card with ShazamBolt\$ Fraud Protection
- Home Banking
- Mobile Banking
- Remote Deposit
- Online Bill Pay



MIDLAND
CREDIT UNION

www.MidlandCU.org
(515) 645-9334

Take advantage of a Midland Difference Checking Account today!

*Federally insured by the NCUA

Open a Checking Account



"I saved \$628.14 by refinancing my auto loans at Midland Credit Union! The friendly staff at Midland is always willing to help."

Brian Kemp | Member-Owner since 2002



Have you experienced the Midland Difference? Please share your Midland Difference story with us so we can share it with members and nonmembers! Simply **email** your story and attach your picture.

[Read more Midland Difference stories](#)

MIDLAND MASTERCARD®
Should be in your wallet!

Experience the Midland Difference with our MasterCard®

- Rates as low as 9.99% APR*
- Earn 1% cashback on purchases
- No annual fees
- No balance transfer fees
- Easy online payments

[Apply online today!](#)

 **MIDLAND CREDIT UNION** | www.MidlandCU.org
(515) 645-9334



*APR = Annual Percentage Rate. Rates for the Mastercard Classic and Mastercard Gold Rewards cards are determined monthly by the board of directors. Rates, terms, and conditions are subject to change and may vary based on creditworthiness, qualifications and card type. All loans subject to approval. Current rates range from 9.9% to 12.9%. Maximum APR is 12.9%. Possible fee(s): foreign transaction fee is 1% of each single or multiple currency transaction. See credit union for full details and disclosures. Federally insured by the NCUA.

[Apply for a MasterCard](#)

DATES TO REMEMBER

Monday, January 20th - Closed for Martin Luther King Jr. Day

Friday, February 7th - Last day to apply for Warren A. Morrow Memorial Scholarship

Monday, February 17th - Closed for Presidents' Day

Thursday, April 23rd - Annual Meeting (More details to



come)

Urbandale
2891 106th St., Urbandale
515-278-1994

Pleasant Hill
1225 Copper Creek Dr., Pleasant Hill
515-278-5333

www.MidlandCU.org



Federally insured by the NCUA to at least \$250,000.
Equal Housing Opportunity.



Federal law requires us to tell you how we collect, share, and protect your personal information. Our [privacy policy](#) has not changed and you may review our policy and practices with respect to your personal information at www.Midlandcu.org or we will mail you a free copy upon request if you call us at (515) 278-1994.