



MIDLAND
CREDIT UNION

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

MONEY *matters*

Invested in your success

Winter 2019

THE lake & IS CALLING I MUST GO



Becky and her husband, Dan, plan to spend more time at their lake home.

Becky announces after 40 years with Midland Credit Union that she will officially be retiring June 30, 2020. Becky started with the credit union October 29, 1979 as a secretary. It was known as SuperValu Employees Credit Union. 3 months later, she moved to the role of bookkeeper. From there, she transitioned to become the office manager, then the operations manager and finally to her current role of CEO in 2002.

Becky feels blessed to have been an employee all these years at Midland and treasures the members she's worked with. She retires feeling confident in the board of directors and an amazing staff to be here for the future success of the membership; the owners of Midland Credit Union.



A blast from the past! Check out the picture from 1979 we found from when she first started at the credit union!

Bon Voyage!

Don't miss the 2020 Member Celebration

Join us at the Annual Member Celebration to say good bye and bon voyage to Becky on Thursday April 23, 2020 at the Holiday Inn on Merle Hay. Registration will begin March 23, 2020. An e-lert will be sent out via email as the event gets closer.

Board Elections

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



MIDLAND CREDIT UNION

2020 HOLIDAY CLOSINGS

Martin Luther King Jr-Jan 20th

Presidents' Day-Feb 17th

Memorial Day-May 25th

Independence Day-July 4th

Labor Day-Sept 7th

Columbus Day-Oct 12th

Veterans Day- Nov 11

Thanksgiving Day-Nov 26th

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:

To be the lifetime financial partner for our member-owners.

Mission Statement:

Invested in the success of our community.

Year End Tax Information

On or before January 31, 2020 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 2019. This amount will include all dividends posted in 2019 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, 2020.

NOTE: Your December 31, 2019 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, 2019 quarterly statement is the fair market value and represents the same figure we are reporting to the IRS. Statements regarding 2019 withdrawals

will be mailed to you by January 31, 2020 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 2019.

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



www.MidlandCU.org
(515) 645-9334

Take advantage of a Midland Difference Checking Account today!

*Federally insured by the NCUA

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!!**

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

Money Matters