



# MIDLAND CREDIT UNION

## April e-Lert

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



## “YES” *Auto Loan*

- Lowest loan rates - **YES ✓**
- No payments for 90 days - **YES ✓**
- Flexible term - **YES ✓**
- Preapproval - **YES ✓**
- Credit union financing at the dealership - **YES ✓**
- Discounted debt protection - **YES ✓**
- Discounted auto insurance - **YES ✓**
- Discounted extended warranty - **YES ✓**



**Start financing or refinancing your auto loan with our online application.  
You'll love the Midland Difference!**

[Learn More](#)

\*Not all borrowers will qualify for the same rate. Rates are based on the borrower's creditworthiness, which includes factors such as debt ratio and credit history. Other restrictions may apply. See credit union for full details.

# COVID-19 UPDATES

[Click here for our latest updates](#)

## COVID-19 Financial Assistance

**If your income has been disrupted, we're here to help.** We understand that our members may be experiencing disruptions in their workplaces that are resulting in lost wages. We stand ready now to assist those members experiencing financial difficulty. If

your income has been disrupted because of COVID-19 and you're concerned about financial hardship, we encourage you to contact our loan department to discuss which option(s) of our COVID-19 Financial Assistance Program is best for you.



## COVID-19 FINANCIAL ASSISTANCE PROGRAM

### Personal Solutions

- Checking Account Line of Credit Loan
- [Personal Loan](#)
- Share Secured Loan
- Certificate Secured Loan
- One Time Payment Term Loan

### Business Solutions

- Secured [Business Loan](#)
- Business Checking Line of Credit

### We're also prepared to:

- Defer the next loan payment for members who have paid-ahead on existing Midland loans
- Assist members who have debt protection on their loans file a claim
- Waive late fees
- Offer a 1-3 month loan payment extension

In this time of uncertainty, our commitment to your financial well-being is stronger than ever. If you have friends or family members needing solutions, we invite you to share the details about our COVID-19 Financial Assistance Program.

To learn more about our COVID-19 Financial Assistance Program, call or text us at 515-645-9334, [apply online](#), or complete the online [contact form](#).

Contact US

## Avoid Coronavirus-Related Scams

The rapid pace of change surrounding the COVID-19 outbreak has created an environment of confusion for many. Unfortunately, there are already reports of thieves trying to capitalize on that uncertainty in hacking and phishing attacks. As you seek out the coronavirus information, be sure to use your best judgment and keep the following in mind...



- Make sure your source is reputable.
- We will never call you and ask for account information.
- The government won't ask for your sensitive data.

Ultimately, the best policy for avoiding scams is simple – don't open links in emails you weren't expecting. If you have any questions about your account or credit union services, you can always give us a call directly at (515) 278-1994 or [visit our website](#).

Contact Us

## Electronic Services

For the safety of our members, staff, and families, we strongly encourage all members to practice social distancing by using electronic services for financial transactions and limit visits to branches. The drive-thru windows and night drop boxes at the Urbandale and Pleasant Hill branches are available. Please consider using the following for your financial transactions:




- [Home Banking](#)
- [Mobile Banking](#)
- [Mobile Wallet](#)
- [Online Bill Pay](#)
- [Electronic Statements](#)

- [Mobile Deposit](#)
- [Online Loan Payment](#)
- [Voice Response](#)
- [Online Credit Card Access](#)
- [ATMs – Privileged Status Locations](#)
- [Online Loan Applications](#)
- DocuSign

If you need assistance enrolling in or using any of these electronic services, please visit our website for easy to follow instructions or call the credit union.

[Contact Us](#)

## Mobile Remote Deposit Capture



*Tap. Snap. Deposit.*

Snap a picture and deposit your check from anywhere.



[Mobile Deposit Instructions](#)

## Home Banking

24/7 Banking with several time-saving and safety features



- Account alerts
- Online bill pay
- Online loan application
- Order checks
- Transfer funds



[How to Create Account Alerts](#)



# Mobile Banking App



Anywhere....  
Anytime.....  
Mobile Banking.

Download Your  
Mobile Banking App Today!



**MIDLAND**  
CREDIT UNION

[Mobile Banking App Instructions](#)



## EMERGENCY ASSISTANCE GRANTS AVAILABLE

[APPLY NOW](#)



IOWA CREDIT UNION  
FOUNDATION

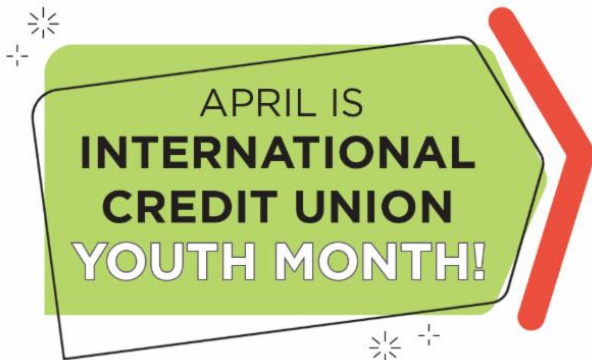
[IOWACREDITUNIONFOUNDATION.ORG](http://IOWACREDITUNIONFOUNDATION.ORG)

The Iowa Credit Union Foundation's Emergency Relief Fund provides grant funds to individuals and businesses in Iowa that are being financially impacted by the COVID-19 pandemic.

[Submit a Grant Application.](#)



Your money is **safe** at your credit union. All of Iowa's credit unions are federally-insured by the NCUA.



To celebrate we'll deposit **\$25** in all **NEWLY OPENED YOUTH ACCOUNTS!**

[Learn more about youth month.](#)

We are invested in our youth and their financial literacy. We believe that one of the first steps to financial literacy is opening a youth savings or checking account. During April, International Credit Union Youth Month, if you open a **NEW** youth account online, we will deposit \$25 into the newly opened account.

[Open a Youth Account Online](#)

## DATES TO REMEMBER

**Thursday, April 23rd** - Annual Meeting - **RESCHEDULING** - More details to come

**Monday, May 25th** - Closed for Memorial Day

**Wednesday, July 15th** - IRS has **extended** the 2019 tax filing date and the deadline to make IRA contributions



**Urbandale**  
2891 106th St., Urbandale  
515-278-1994  
**Lobby closed until further notice.**

**Pleasant Hill**  
1225 Copper Creek Dr., Pleasant Hill  
515-278-5333  
**Lobby closed until further notice.**



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

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

