



MIDLAND CREDIT UNION

July e-Lert

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

“YES” *Auto Loan*



- **No payments for 90 days - YES ✓**
- **Preapproval -YES ✓**
- **Credit union financing at the dealership - YES ✓**

Start financing or refinancing your auto loan with our online application.

**You'll love the
Midland Difference!**

MONTHLY TERM*	0-35	36-59	60-83	84
RATE*	1.90% APR	2.95% APR	3.45% APR	3.95% APR

[Learn More](#)

Your rate is determined by your credit bureau FICO score. Check with a loan officer to determine your rate. For a \$15,000 auto loan with a term of 60 months and 3.45% APR, the monthly payment will be \$273. Rates, terms, and conditions subject to change and may vary based on qualifications, including creditworthiness and loan-to-value ratio, as well as age and mileage of the vehicle. All loans subject to approval. Term will vary based on loan amount, 72-month term requires loan amount of \$10,000, and 84-month term requires loan amount of \$20,000. 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. Federally

insured by the NCUA. Rates as low as.

Mortgage Rates

Mortgage rates are at an all time low! Now might be the best time to refinance an existing mortgage or buy your first home!

Please call 645-9334 and visit with a loan officer to understand your best options.



Mortgage Loans

Lobbies

If you visit our lobbies you will notice the following changes in procedures to maintain the health and safety of staff and members:

COVID-19 UPDATES

[Click here for our latest updates](#)

- Credit union hours for phones, drive-up and lobbies are Monday, Tuesday, Thursday & Friday 8:30 am to 5:00 pm, and Wednesday 9:30 am to 5:00 pm.
- Clear plexiglass barriers at the teller lines.
- Floor decals to encourage social distancing.
- We've removed everything from the lobbies that can't be appropriately sanitized.
- Lobbies are limited to 3-4 members at any given time depending on the branch size. If you see that we've reached maximum capacity, we kindly request that you wait in your vehicle until a member exits the lobby.
- Sanitizing stations in the lobbies for your convenience.
- Frequent disinfecting of surfaces.
- Appointments are required for any nonstandard service, such as loans, new accounts, and accessing safe deposit boxes. All new member and loan applications will be done online. Consultations will be done via the telephone. Feel free to ask for video conferencing if you prefer.
- Staff wearing face coverings. Members are encouraged to wear a face covering but will be asked to temporarily remove their face covering for identification purposes. If you do not wish to wear a face covering, please consider using the drive-thru.
- Public restrooms, drinking fountains, coffee stations and check stands are unavailable.
- Be prepared to remove all hats, caps or sunglasses prior to entering the lobbies.

Please visit our COVID-19 page to find up to date information. We also encourage you to follow us on our social media channels for timely updates.

Updates

Electronic Services

Please continue to utilize our electronic services for fast, safe and convenient service in the comfort of your own home.

- [Home Banking](#)
- [Mobile Banking](#)

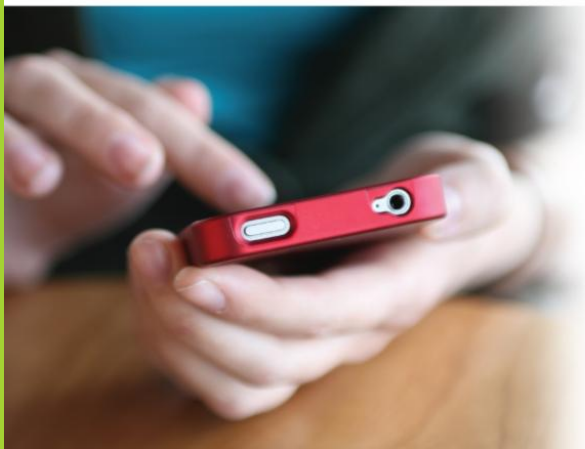
- [Mobile Wallet](#)
- [Online Bill Pay](#)
- [Electronic Statements](#)
- [Mobile Deposit](#)
- [Online Loan Payment](#)
- [Voice Response](#)
- [Online Credit Card Access](#)
- [ATMs – Privileged Status Locations](#)
- [Online Loan Applications](#)
- [DocuSign](#)



Questions

MyCardAlerts

Set custom alerts for credit card transaction



- Purchases over a selected amount
- International purchases
- Online and phone purchases
- Declined transactions



MIDLAND
CREDIT UNION

Register / Manage

Financial Assistance Program

If you, your friends or family members need financial solutions, we invite you to visit with a loan officer about our COVID-19 Financial Assistance Program.

Personal Solutions

- Refinance Auto Loans From Other Lenders
- 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

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

Midland Difference Buzz



Stay current on

- financial tips
- fun facts
- & avoid scams

Read the latest blog - [Steps to Help You Through the Mortgage Process](#)

Read All Blogs



PROTECT YOURSELF FROM FRAUD WITH BRELLA

Brella mobile app helps you monitor your debit card.

- Receive alerts when your card is used
- Turn your card off/on
- Get real-time fraud alerts
- Find nearby ATMs
- Submit travel notices

Search for the "Brella Card Manager" App or visit MidlandCU.org for more details.



Contact Us

Mobile Remote Deposit Capture



Tap. Snap. Deposit.

Snap a picture and deposit your check from anywhere.



MIDLAND
CREDIT UNION

Mobile Deposit Instructions



"Midland feels like home, with personalized service. Other financial institutions may offer the same products, but not the same service. They walk you through things and do a great job of explaining. You get one on one attention at Midland that you don't see today at other financial institutions. Their online and mobile banking is really easy to use."



Steven Correa | Member-Owner

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](#)

DATES TO REMEMBER

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

Monday, September 7th - Closed for Labor Day



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

Pleasant Hill Branch
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.

