



MIDLAND
CREDIT UNION

MONEY *matters*

Invested in Your Success

Winter 2020

Website:
www.midlandcu.org

Main office—Urbandale
2891 106th Street
Urbandale, IA 50322
P: 515.278.1994
F: 515.278.0209

Lobby & Drive-up Hours
♦ Mon-Tue-Thu 8:30 - 5:00
♦ Wed 9:30 - 5:00
♦ Fri 8:30 - 5:00

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
♦ The Lobby is closed
11:00—1:00 daily, but the
Drive-up will remain open

Loan Department
515.645.9334

Mortgage Department
515.645.1226

Automated Annie
Voice Response System
515.226.8026

Income been disrupted?

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 of our COVID -19 Financial Assistance Program is best for you.

COVID-19 Tips

- Wear a mask
- Sanitize your hands upon entering
- Sign up for and utilize all of our E-Services
- Follow us on social media for updates
- Use the drive-up for contactless service
- Complete loan applications online
- Practice Social Distancing

E-services

- MyCardInfo
- My Card Alerts
- Brella
- Stress-Free Auto Buying Resource
- Home Banking
- Mobile Banking
- Mobile Wallet
- Online Bill Pay
- Electronic Statements
- Mobile Remote Deposit Capture
- Electronic Signature
- Online Loan Payment

You can sign up for E-Services on our website under the E-services tab. Need help? Call us at 515-278-1994 and a member of our team will be happy to assist you!

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.**



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2021 HOLIDAY CLOSINGS

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

New Year's Day-Jan 1st

Martin Luther King Jr-Jan
18th

Presidents' Day-Feb 15th

Memorial Day-May 31st

Independence Day-
July 5th

Labor Day-Sept 6th

Columbus Day-Oct 11th

Veterans Day- Nov 11th

Thanksgiving Day-
Nov 26th

Christmas Eve -Dec 24th

Vision Statement:

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

Mission Statement:

Invested in the success of our community.

The Newsletter will be sent out electronically moving forward. However, if you would still like a paper copy please call us at 515-645-9327, and will be happy to make that accommodation.

Year End Tax Information

On or before January 31, 2021 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 2020. This amount will include all dividends posted in 2020 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, 2021.

NOTE: Your December 31, 2020 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, 2020 quarterly statement is the fair market value and represents the same figure we are reporting to the IRS. Statements regarding 2020 withdrawals will be mailed to you by January 31, 2021 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 2020



Making the Midland Difference

"Invested in the success of our community". Is the mission statement of Midland Credit Union. We continue to be committed to making a difference not just with our members but with our community. COVID -19 has only served to deepen this commitment. In an effort to live our mission statement we have been able to: donate food to two local food banks, offer financial assistance to both members and non-members, continue to support local high schools, and many other opportunities. Thank you for helping us make a difference.

 CU DIRECT'S AutoSMART Digital Auto Shopping	 ShopAmerica 1200+ online retailer discounts	Cash back at over 1,200 online retailers	 ADT 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