



NEWS & UPDATES

February 2023 e-Lert

New Beginning. New Ride.
Regardless of your credit.



Take out a **new** (or refinance your **existing**)

auto loan from another lender

regardless of your credit score.

You deserve it! Remember, tax time is also car buying time.

[APPLY NOW](#)

*New money on Auto loans only. Rates, terms, and conditions subject to change and may vary based on creditworthiness, debt ratio, age and mileage of vehicle. All loans subject to approval. See credit union for full details. Federally insured by NCUA, Equal Housing Opportunity.

Learn more about Bondurant's



new Interactive Teller Machine!



STOP RENTING AND START OWNING!

**THE INTEREST
RATE ON RENT IS
100% SO WHY ARE
YOU AFRAID OF
THE INCREASED
RATES?**



Stop paying your landlord's mortgage! Contact us today!

Equal Housing Opportunity. Federally insured by the NCUA.



Homeownership is closer than you may think. We're ready to help you find the mortgage option that best fits your situation!

[LEARN MORE](#)

CONQUER *your* DEBT



Transfer your high-rate credit card balances to a Midland MasterCard at **1.99% APR*** for **12 months!**

[APPLY NOW](#)

Pay off debt faster and save money on interest with our low promotional rate for 12 months on balance transfers posted on or between January 2, 2023, and March 31, 2023, on new or existing card accounts.

* Special reduced annual percentage rate (APR) is valid on qualifying balance transfers posted on or between January 2, 2023, and March 31, 2022.

Promotional rate is good for 12 months from the first qualifying transaction post date, after which the promotional interest rate will return to the individual

cardholder's standard rate at the completion of the offer cycle. The APR is not valid on purchases or cash advances. See your credit card statement for

further details. All loans are subject to approval. Some restrictions may apply.



Each time you use your Midland Debit Card for a PIN or signature-based purchase through March 31, 2023, you'll automatically be entered for a chance to win great prizes!

Grand Prize: \$500 SHAZAM gift card

8 Monthly Winners: \$50 SHAZAM gift card

If you need a Midland Debit Card, please send us a message, give us a call, or stop in.

*No purchase is necessary to enter to win. A purchase will not increase your chances of winning. Void where prohibited. The promotion period is between January 1, 2023 through March 31, 2023. Visit <https://www.shazam.net/services/marketing/sdr-rules> for official rules and complete contest details. All rights reserved.

I didn't
KNOW
MIDLAND

offers a checking account with
NO monthly service fee and
NO minimum balance requirement!



Did you know Midland offers checking accounts with NO monthly service fee and NO minimum balance requirement?

Ask us about opening a checking account today!

Ring in the
New Year with



We're ringing in the new year with fee elimination!

Beginning 1/1/2023, we will no longer be charging the \$5.00 Overdraft Transfer Fee (for Share or LOC draws to cover an overdraft).

REMINDERS FOR THE NEW YEAR:

Account Changes and Verification – Please notify us if you have any changes to your mailing address, email address, phone number, name, joint owners, or beneficiaries.

Travel - Please notify us of your travel plans so that you don't experience any interruptions when using your debit card.

Closings and Delays – Winter closings & delays will be posted on our website, Facebook, Instagram, LinkedIn, Twitter, and on local news channels.

IRA's Fair Market Value - Determine your IRA's Fair Market Value for income tax time by totaling your IRA account balances as of Dec. 31, 2022. That information can be found on your year-end statement (December) or by logging in to Online Banking.

IRA Contributions - Contributions can be made to IRAs through April 18, 2023, for the 2022 tax year.



"I bank at Midland Credit Union because all the employees are good at their jobs, solve problems quickly and respectfully. I'm treated like family by all the employees. Baylie is very respectful and courteous, and she even recognizes my voice when I call on the phone. The Midland staff puts their member-owners first!"

- Kandy C. — Member-Owner since 2011

Don't miss the
Virtual Annual Meeting
of *your* credit union.



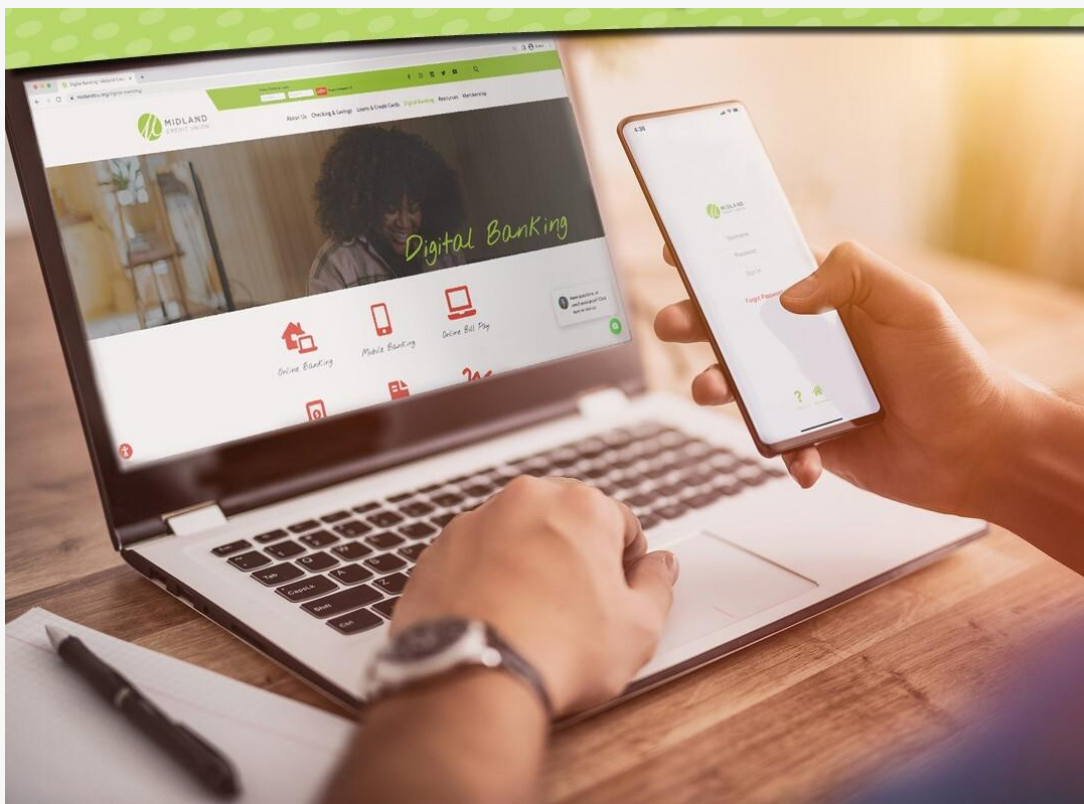
Thursday, May 4TH
5:00-5:15 | ONLINE

Preregister and join Midland Credit Union's
90th Annual Meeting from your smartphone,
tablet, or computer. As a member-owner,

you'll receive important updates from the
Credit Union staff and Board of Directors.

Our 90th Virtual Annual Meeting will be held Thursday, May 4th from
5:00-5:15pm

Registration opens March 1st at MidlandCU.org!



All Midland Credit Union locations will be **closed**
for the following upcoming holidays:

Closed **Monday, February 20** in observance of **Presidents Day**.

**Remember: with DIGITAL BANKING,
we're never really closed!**

Checking & Savings | Loans & Credit Cards | Digital Banking

Resources | Membership | Apply Online | About Us

Urbandale Branch - 2891 106th St., Urbandale

Pleasant Hill Branch - 1225 Copper Creek Dr., Pleasant Hill

Bondurant Branch - 3007 Oxbow Court SW, Bondurant

Main: 515-278-1994 Loan: 515-645-9334

www.MidlandCU.org





EQUAL HOUSING
OPPORTUNITY

*2891 106th Street
Urbandale, IA 50322*