



NEWS & UPDATES

January 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.

Warren A. Morrow Memorial Scholarship Applications Open Deadline: February 4, 2022



IowaCreditUnionFoundation.org

Are you a high school senior or collegiate student?

The Warren A. Morrow Memorial Scholarship is open until **February 3rd, 2023** for Iowa Credit Union members who are pursuing a college degree.

Apply now at IowaCreditUnionFoundation.org

Learn more by [clicking here](#).

I didn't
KNOW
MIDLAND

**could finance a new or refinance my
existing auto loan from another lender!**



Did you know Midland can refinance your new or existing auto loan from another lender?

Give us a call or visit one of our locations to get started!

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 or credit cards.

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

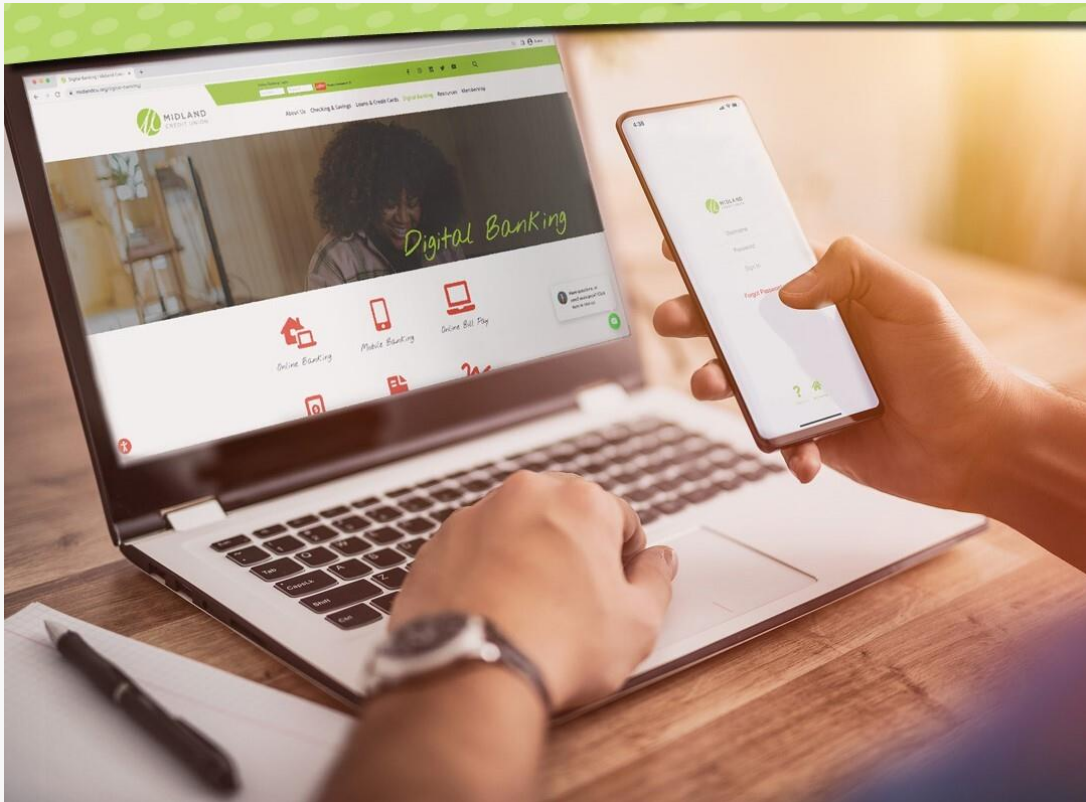
IRA's Fair Market Value - Determine your IRA's Fair Market Value for income tax time by totaling your IRA account balances as of Dec. 31, 2022. That information can be found on your year-end statement (December) or by logging in to Online Banking.

IRA Contributions - Contributions can be made to IRAs through April 15, 2023, for the 2022 tax year.



"Thank you so much for everything and making the loan process so easy!"

- Alisha M. — Member-Owner since 2012



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

Closed **Monday, January 16** in observance of **Martin Luther King, Jr. Day**.

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



*2891 106th Street
Urbandale, IA 50322*