



NEWS & UPDATES

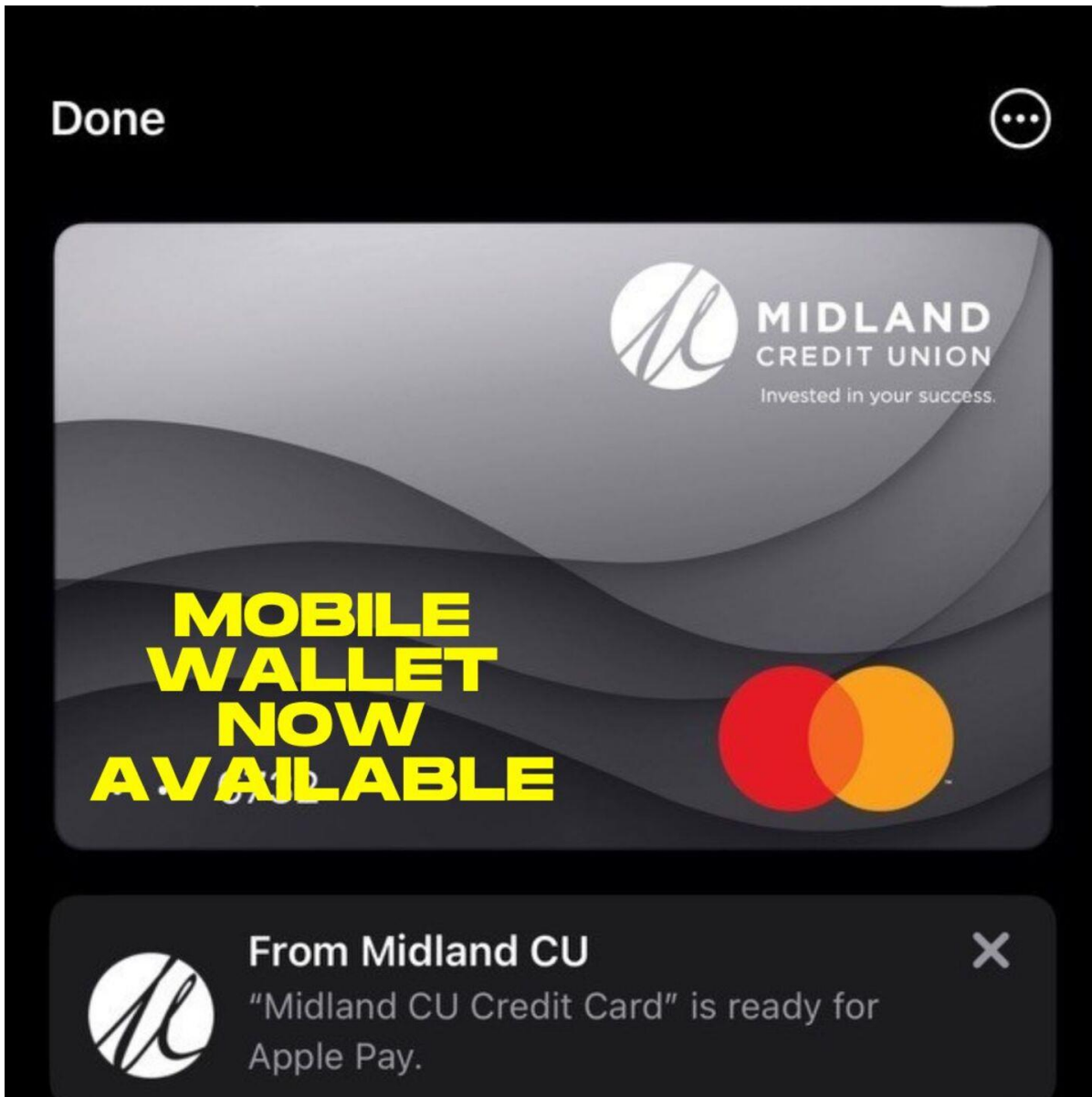
December 2023 e-Lert



Midland Credit Union is
Invested in *Your Hometown*

& proudly serving hometowns in these 24 counties!

INVITE YOUR FRIENDS & FAMILY TO JOIN



Mobile Wallets Now Available!

[What Is a Mobile Wallet?](#)

A mobile wallet stores credit card or debit card information on a mobile device like your phone, a tablet, or smartwatch. Mobile wallets are a convenient way for you to buy things online or in stores that are set up

to take payments through the wallet. They may also be more secure than physical payment cards because of the technology they use to protect your account information.

[APPLY FOR A CREDIT CARD](#)



Grow **YOUR** Money with a **CD!**

A certificate of deposit (CD) is a savings product that earns interest on a lump sum for a fixed period of time. A CD is a good alternative if you're risk-averse when investing. A CD is a type of savings account that allows you to earn interest at a fixed rate that's currently higher than what's available with traditional savings accounts.

[CALL OR STOP IN TO INVEST IN A CD TODAY!](#)

NO PAYMENTS UNTIL 2024!



Apply NOW for an auto or personal loan and enjoy NO PAYMENTS until 2024!

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.

HOLIDAY LOANS ARE COMING TO TOWN!



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**SO MAKE
YOUR LIST,**
CHECK IT TWICE,
& Take Your Budget
FROM NAUGHTY TO
Nice!
.....

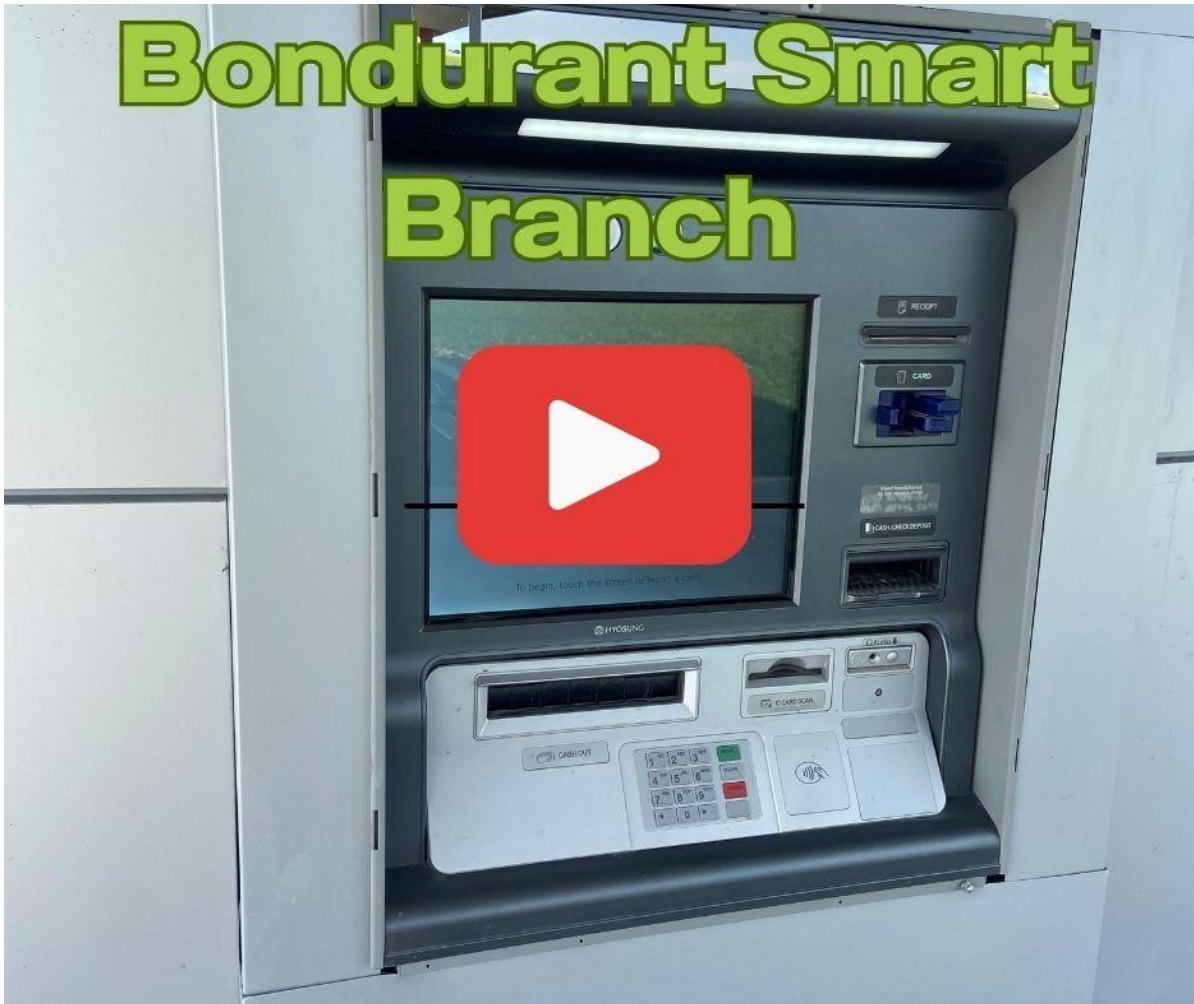
HOLIDAY LOANS ARE HERE!

Borrow \$500 to \$2,500 for 12 months at 7.99% APR*.

[APPLY ONLINE](#)

*Some restrictions apply. See credit union for full details. Loans offered with qualified credit. Monthly payment of \$43.50 when borrowing \$500 or \$217.49 when borrowing \$2,500. Federally insured by the NCUA. Equal Housing Opportunity.

Bondurant Smart Branch



If you live or work near Bondurant, we invite you to visit the Bondurant Smart Branch!

The Bondurant Smart Branch features an Interactive Teller Machine (ITM) and on-site loan services for all Midland member-owners. This cutting-edge style of credit union banking allows us to serve Bondurant and the surrounding communities and maintain the exceptional level of service we call the "Midland Difference." Be sure to watch the short video to learn more about the ITM.

[LEARN MORE](#)

An underwater-themed promotional graphic for the 'Under the Sea Rewards' program. The background is a dark blue-green gradient with silhouettes of a diver, coral, and fish. A large anchor is centered, with a red banner across its top that says 'UNDER THE SEA' and a smaller red box below it that says 'REWARDS'.

**USE YOUR DEBIT CARD
AND CATCH A WAVE!**

Each time you use your debit card
to make purchases between
Oct. 1 – Dec. 31, 2023,
you'll automatically be entered
for a chance to win!

**DON'T HAVE A DEBIT CARD?
APPLY TODAY!**



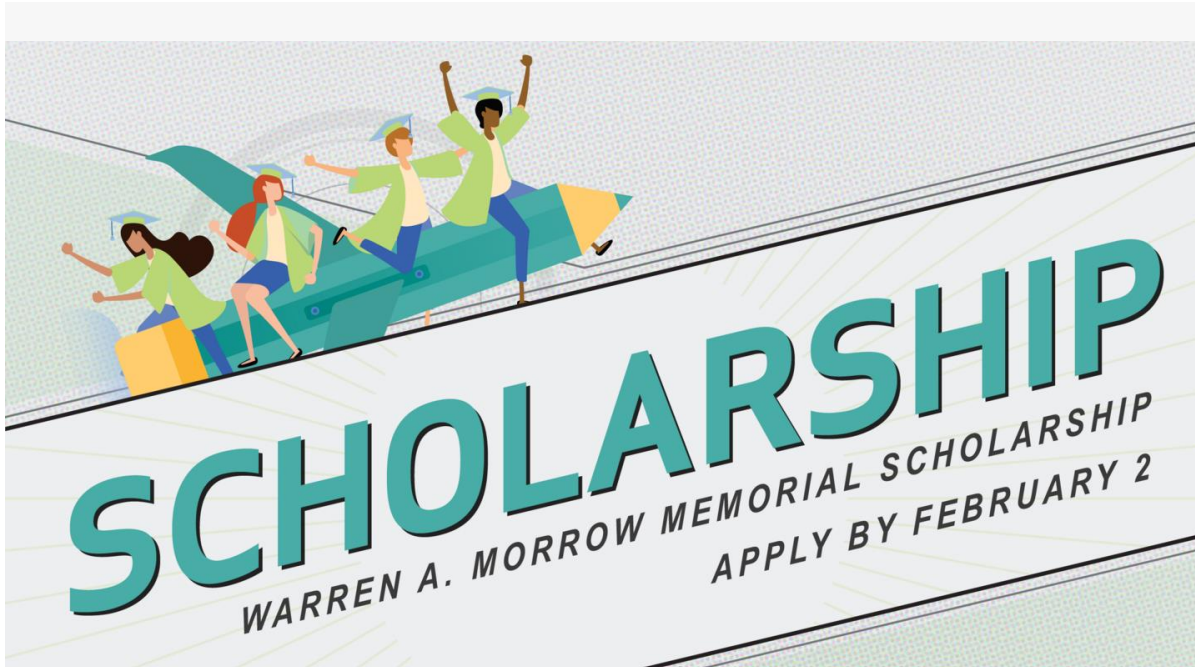
Each time you use your Midland Debit Card for a PIN or signature-based purchase through December 31, 2023, you'll automatically be entered for a chance to win great prizes!

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 October 1, 2023 through December 31, 2023. Visit <https://www.shazam.net/services/marketing/sdr-rules> for official rules and complete contest details. All rights reserved.



High School Seniors and Collegiate students – now is the time to get started on your Warren A. Morrow Memorial Scholarship essay question!

Be sure to submit your application by February 2nd for a chance to receive a 2024 scholarship!

[DETAILS & APPLICATION](#)



Ho Ho Ho Home
is the best place to be for the Holidays

We offer the following mortgage options:

- CONVENTIONAL
- FHA
- VA
- USDA
- JUMBO
- IOWA FINANCE AUTHORITY
- 100% FINANCING
- FIRST TIME HOME BUYER PROGRAM

Equal Housing Opportunity. Federally insured by the NCUA.

Looking to buy a home? We've got the mortgage for you!

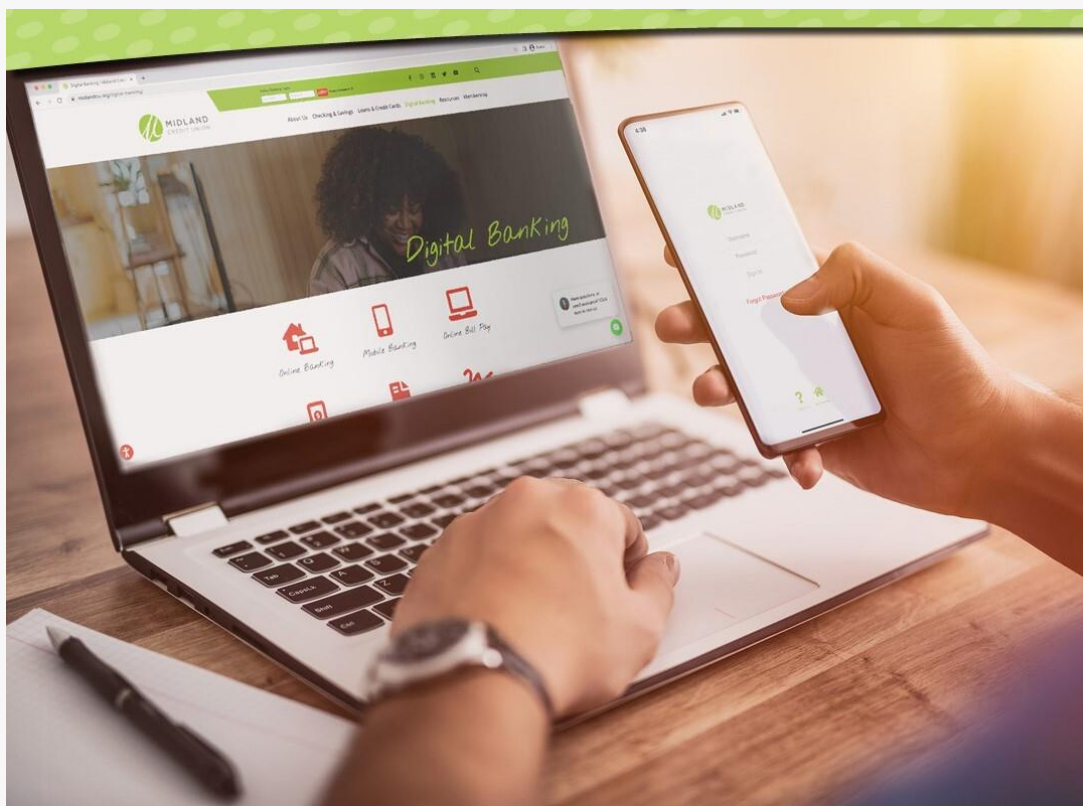
Call us at **515-867-2728!**

[LEARN MORE](#)



"Years ago we tried to get a mortgage from a different financial institution but were turned down with no coaching on how to improve. When we went to Midland, they walked us through how to get a mortgage, fix credit, and pay off debt. After following their advice, we were able to get a mortgage in one year and then two years later refinance it to get a better interest rate. It's comforting to know that we can email or call them when we have a financial question."

- Aubrey & Jennifer M. — Member-Owner since 2013



All Midland Credit Union locations will be **closed**

for the following upcoming holidays:

Closed **Monday, December 25th** in observance of **Christmas Day**.

Closed **Monday, January 1st** in observance of **New Year's Day**.

Closed **Monday, January 15th** in observance of **Martin Luther King, Jr. Day**.

Remember: with DIGITAL BANKING,

we're never really closed!

Checking & Savings | Loans & Credit Cards | Digital Banking

Resources | Membership | Apply Online | About Us

Urbandale Headquarters - 2891 106th St., Urbandale

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

Bondurant Smart Branch - 3007 Oxbow Court SW, Bondurant

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

www.MidlandCU.org





*Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed, and you may review our policy and practices concerning your personal information at <https://midlandcu.org/privacy-policy/>, or we will mail you a free copy upon request if you call us at 515-278-1994.

*2891 106th Street
Urbandale, IA 50322*