



**MIDLAND**  
CREDIT UNION

**NEWS & UPDATES**

*January 2024 e-Lert*



Midland Credit Union is  
Invested in *Your Hometown*

& proudly serving hometowns in these 24 counties!

INVITE YOUR FRIENDS & FAMILY TO JOIN

Done



MIDLAND  
CREDIT UNION  
Invested in your success.

**MOBILE  
WALLET  
NOW  
AVAILABLE**



From Midland CU



"Midland CU Credit Card" is ready for  
Apple Pay.

## 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!](#)

# CONQUER *your* DEBT



Transfer your high-rate credit card balances to a Midland MasterCard at **7.99%<sup>APR\*</sup>** for 12 months!

**NO  
TRANSFER  
FEES!**

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 1, 2024, and March 31, 2024, on new or existing card accounts.



**MIDLAND**  
CREDIT UNION

**APPLY ONLINE.**

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

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 1, 2024 and March 31, 2024, on new or existing card accounts.

[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.

*I didn't*  
**KNOW**  
**MIDLAND**

**offers Mechanical  
Breakdown Coverage  
(Warranties) that can  
be added at any time.**



Did you know we offer warranties that can be added at any time?

For more details, call a loan officer at 515-645-9334 or

[APPLY ONLINE](#)

\*With approved credit. Some restrictions apply.



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](#)

 SHAZAM



**ONCE UPON  
A TIME** REWARDS  
JAN 1 - MAR 31

**Use your debit card and  
find your happily ever after.**

Each time you use your debit card  
to make purchases between

**Jan. 1 – Mar. 31, 2024,**

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 from January 1st, 2024 through March 31, 2024, you'll automatically be entered for a chance to win great prizes!

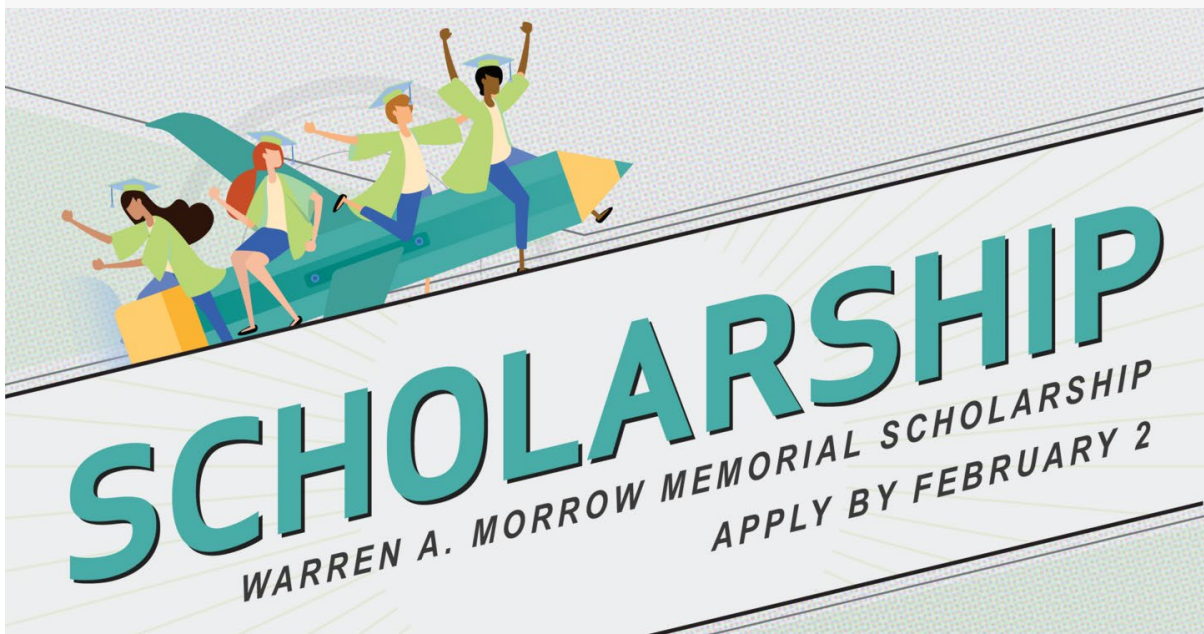
**Grand Prize:** \$500 SHAZAM gift card



**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!

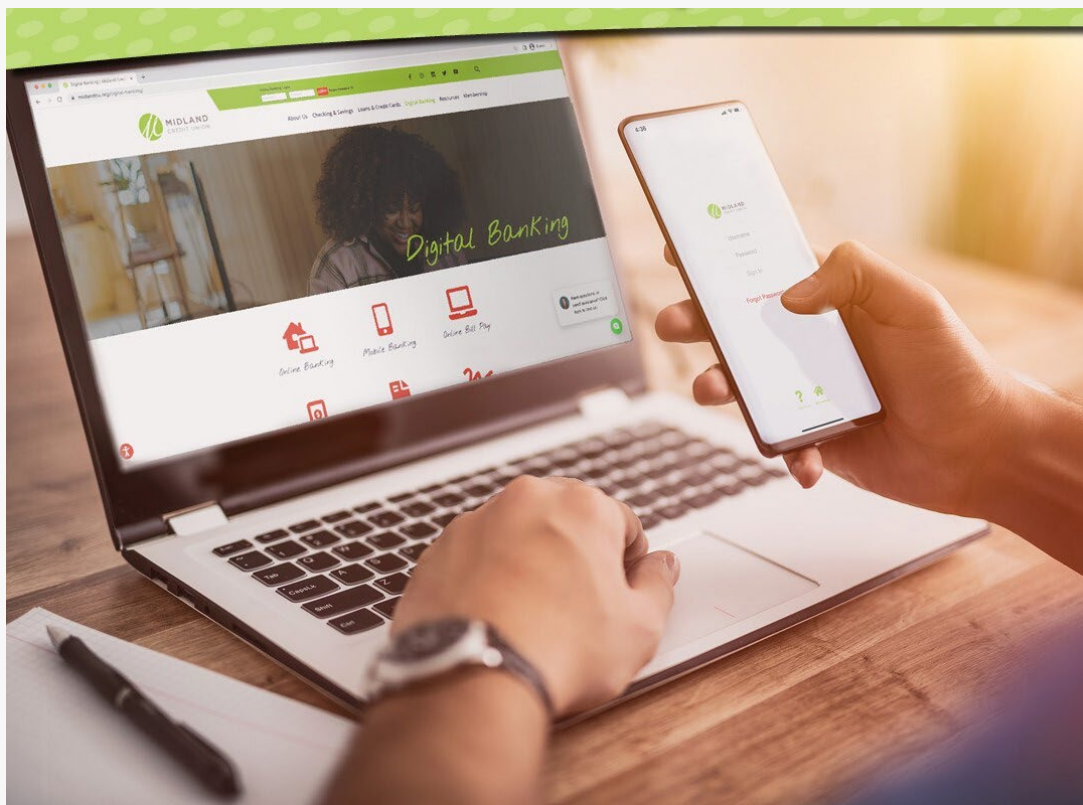
Call us at **515-867-2728!**

[LEARN MORE](#)



*"I recently completed a relatively complex real estate transaction. Carla was FANTASTIC at keeping everything organized, ensuring we were staying on track for our targeted closing, and getting everything done. I was very impressed with her professionalism, knowledge, and experience. She was easy to get a hold of and very prompt with getting back to me when I had any questions. I also got a great rate on my mortgage, and Midland Credit Union had an exceptional personal touch through the whole thing. I would strongly recommend Midland to my friends and family!"*

*- Jonathan C. — Member-Owner since 2019*



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

for the following upcoming holidays:

Closed **Monday, February 19th** 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 Headquarters** - 2891 106th St., Urbandale

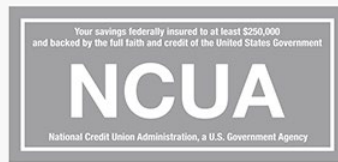
**Pleasant Hill Branch** - 1225 Copper Creek Dr. Suite M, Pleasant Hill

**Bondurant Smart Branch** - 3007 Oxbow Court SW, Bondurant

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

[www.MidlandCU.org](http://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*