

## MIDLAND CREDIT UNION

#### **NEWS & UPDATES**

August 2024 e-Lert



# with **90 DAYS OF NO PAYMENTS** on a new, used, or refinance vehicle.

We've got you covered with 90 days of no payments on a used, new, or refinanced auto loan. Call **515-278-1994** and ask to speak to a loan officer, or apply online today!

#### <u>Apply Now</u>

\*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.



Tired of pouring money into rent each month? Discover the benefits of owning your own home!

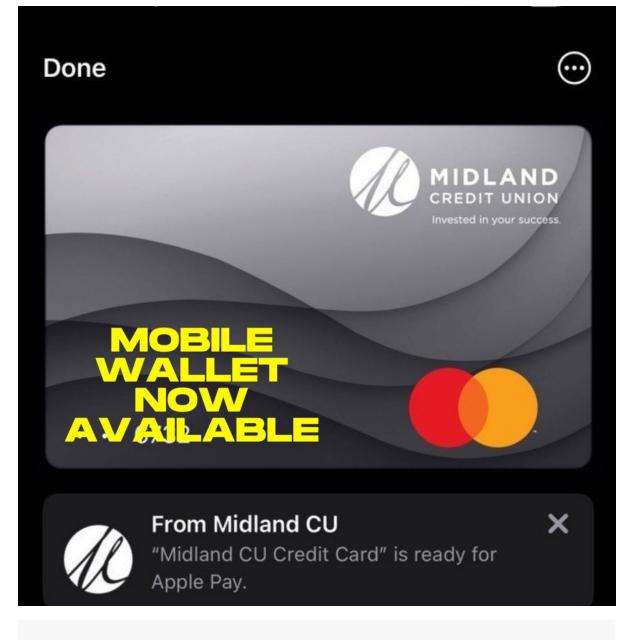
Call us at **<u>515-867-2728!</u>** 

Learn More

## I didn't KNOW MIDLAND

### offers FREE Online Bill Pay.

Learn More



Mobile Wallets Now Available!

What is a Mobile Wallet?

Mobile Wallet lets you digitally store your debit or credit card on your compatible mobile device. Your mobile device can then access the wallet to complete purchases at participating locations rather than using the physical plastic card. Payment is made by placing your phone or smartwatch near the compatible terminal at checkout. Mobile Wallets are available for all Midland Credit Union debit and credit cards.

When you complete a transaction using a mobile wallet:

• Your name, card number, and security code stay private.

• There is no need to pull out a plastic card when making purchases.

· Your debit or credit card numbers are never shared with merchants.

• The merchant receives only a transaction-specific code or "token" to process your payment.

Apply for a Credit Card



#### Best Practices - Don't Be A Victim

 $\cdot$  Get your mail on time. If you are on vacation, ask for a friend or neighbor to pick it up for you. You can also have it held at your local post office.

• Read refund and return policies prior to making an online purchase.

• Continually monitor your credit /debit card transactions to increase the chance of spotting unauthorized purchases or withdrawals.

• If you receive a text or email that looks suspicious, do not click on links or respond to it in any way. If you are concerned your account is compromised, check with your credit union using the contact information found on your financial institution's website.

• Watch what you share on your social media profiles to avoid potential romance scams.

• Secure your personal information. Before providing any personal information, such as your date of birth, Social Security number, account numbers, and passwords, be sure the website is secure.

• Do not open emails from people you don't know. If you are unsure whether an email you received is legitimate, try contacting the sender directly via other means.

• Resist pressure. Legitimate companies and charities will be happy to give you time to make a decision. It's probably a scam if they demand that you act immediately or won't take "no" for an answer.

#### ICUF Disaster Grant Program

The Iowa Credit Union Foundation (ICUF) supports Iowa credit union members who have been displaced from their homes for an extended period of time due to disasters such as tornadoes, flooding or fire. ICUF is able to provide assistance thanks to donor support and based on funds availability.

The ICUF is aware of need coming from areas of Iowa in response to widespread flooding in June which damaged homes, businesses and buildings across Iowa.

The ICUF's Disaster Grant eligibility is limited to lowans who are members of an lowa credit union, are displaced due to significant damage to their home and have critical financial need. Grants are limited to \$500 per household. Submission of a grant application does not guarantee funding. If you have critical need due to displacement from your home, please contact your credit union for our grant assistance application. If you are unable to reach your credit union to access a grant application, please email us at info@iowacreditunionfoundation.org.

Discover More Resources

Use your debit card and gather around the fire.

Each time you use your debit card to make purchases between

EWAR

### JULY 1 - SEPT. 30, 2024

you'll automatically be entered for a chance to win!

Don't have a debit card? <u>APPLY TODAY</u>!

### **SHAZAM**

Each time you use your Midland Debit Card for a PIN or signature-based purchase from July 1st, 2024 through September 30, 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 <u>send us a message</u>, give us a <u>call</u>, or <u>stop</u> <u>in</u>.

\*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 July 1, 2024 through September 30, 2024. Visit <u>https://www.shazam.net/services/marketing/sdr-</u> <u>rules</u> for official rules and complete contest details. All rights reserved.



Adventureland Discount Tickets

Enjoy a special rate of \$37.99 + tax, with an additional \$4 processing fee per ticket. The processing fee will not exceed \$15. You can purchase up to 14 tickets at one time. Tickets will be emailed directly to you post-purchase. You can either print them out or present them on your phone at the park. Tickets can be used any day, but be aware that special event days may incur extra fees. You can pre-pay for parking while purchasing your tickets or pay for it on the day of your visit.

#### Save over 40% on gate admission tickets at Adventureland!

· Visit MidlandCU.org/about-us/member-discounts/

· Select Adventureland Discount Tickets

Enter promo code: CREDITUNION





Thomas J Local Guide • 34 reviews • 0 photos

★★★★★ Jun 1, 2023

Long time member, first time poster. The staff at Midland has treated me with kindness and professionalism for 40 years. I lived out of state for 9 years and kept them as my financial institution because the service has always been that good.

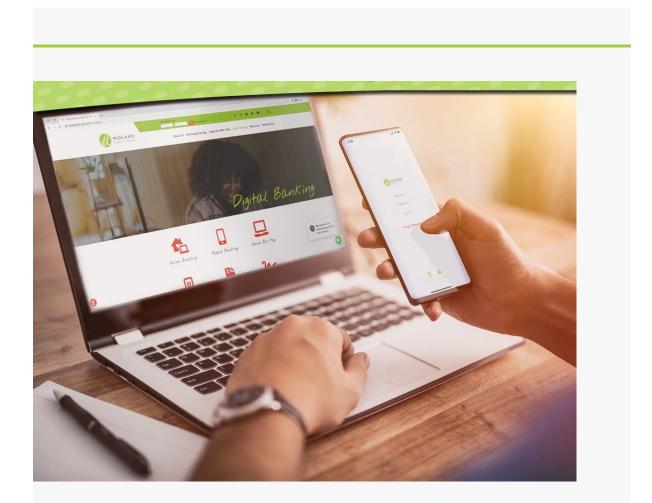


Very polite and easy to deal with



★★★★★ 4 weeks ago **NEW** 

So far so good! A great hosr of new product I didn't have before. Keep up the good work Midlands!



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

for the upcoming holiday:

Closed Monday, September 2nd in observance of Labor Day.

Remember: with **DIGITAL BANKING**,

we're never really closed!



Love your credit union?

Tell others what you love about Midland Credit Union!

Click below to leave a Google Review!

- Urbandale
- Pleasant Hill
- Bondurant
- Council Bluffs

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

Council Bluffs Branch - 1900 W Broadway, Council Bluffs

Main: 515-278-1994 Loan: 515-645-9334 Toll Free: 1-800-747-1994

www.MidlandCU.org





2891 106th Street Urbandale, IA 50322