



MIDLAND CREDIT UNION

NEWS & UPDATES

September 2024 e-Lert



*Take a
vacation*
from your auto
loan payments

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!

[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.

ARE YOU TIRED OF POURING MONEY INTO RENT EACH MONTH?

Stop throwing your hard-earned cash away and start investing in your future with homeownership!



DISCOVER THE BENEFITS OF OWNING YOUR OWN HOME:

- ENJOY MORE FREEDOM AND PRIVACY
- BENEFIT FROM APPRECIATION IN YOUR HOME
- FINANCIAL GAIN
- STABILITY
- TAX ADVANTAGES

Free Rent vs Own Analysis

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

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

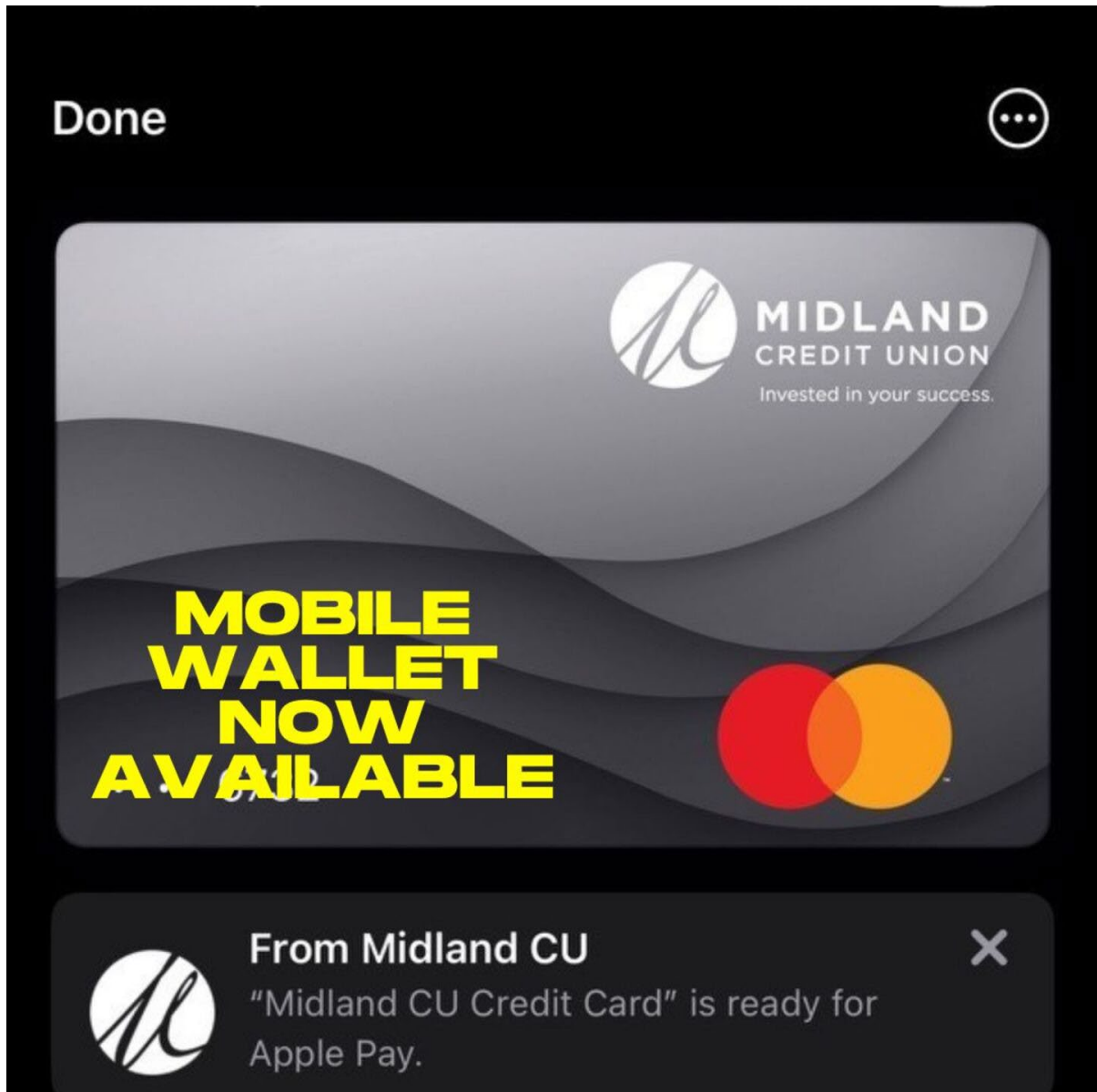
[Learn More](#)

I didn't
KNOW
MIDLAND

**offers Remote Control
Cards for debit and
credit cards within
Online & Mobile Banking!**



[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](#)



Typical Vishing, Phishing & Smishing Scam Scenarios

Typical Vishing Scenario:

The scammer poses as a credit union representative and contacts the member using a spoofed phone number. The caller says there is a need to discuss an important matter and must first confirm the member's identity. The scammer is already on the credit union's online banking website and informs the member he/she needs to provide the PIN sent to the member's phone or answer security questions. Since the caller says they're from the credit union and the number on the Caller ID appears to confirm it, the member doesn't hesitate to provide the requested information.

Vishing allows the scammer to use the information provided by the member to complete the login. They proceed to lock the member out of their account by changing

the online banking password. The fraudster then transfers funds from the member's account to his/her own temporary account before vanishing without a trace. The caller might even encourage the member to transfer funds to an external account claiming that the payment will be applied to a specific credit union loan.

Typical Phishing & SMishing Scenario:

The scammer may pose as an employee of the credit union's fraud department and will send a spoofed email or text message to a member alerting him/her of suspicious debit card activity. Instructions urge the member to reply to the original message with account details, such as card numbers, CVV codes, PINs or other online account credentials. Phishing and SMishing give scammers valuable data they can use to make unauthorized charges or access the member's account.

Credit unions will never ask for your:

- Social Security Number
 - Credit or Debit Card Numbers
 - Security Code or CVV
 - PIN – Personal Identification Number
 - Address
 - Date of Birth
 - Online Banking Login Information
 - Verification Codes
 - Passwords
-

COZY CAMPFIRE REWARDS

Use your debit card and
gather around the fire.

Each time you use your
debit card to make purchases between

JULY 1 - SEPT. 30, 2024

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

Don't have a debit card? APPLY TODAY!

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



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.



mandy reed

2 reviews • 0 photos



5 days ago

NEW

Very polite and easy to deal with



Michell Bose

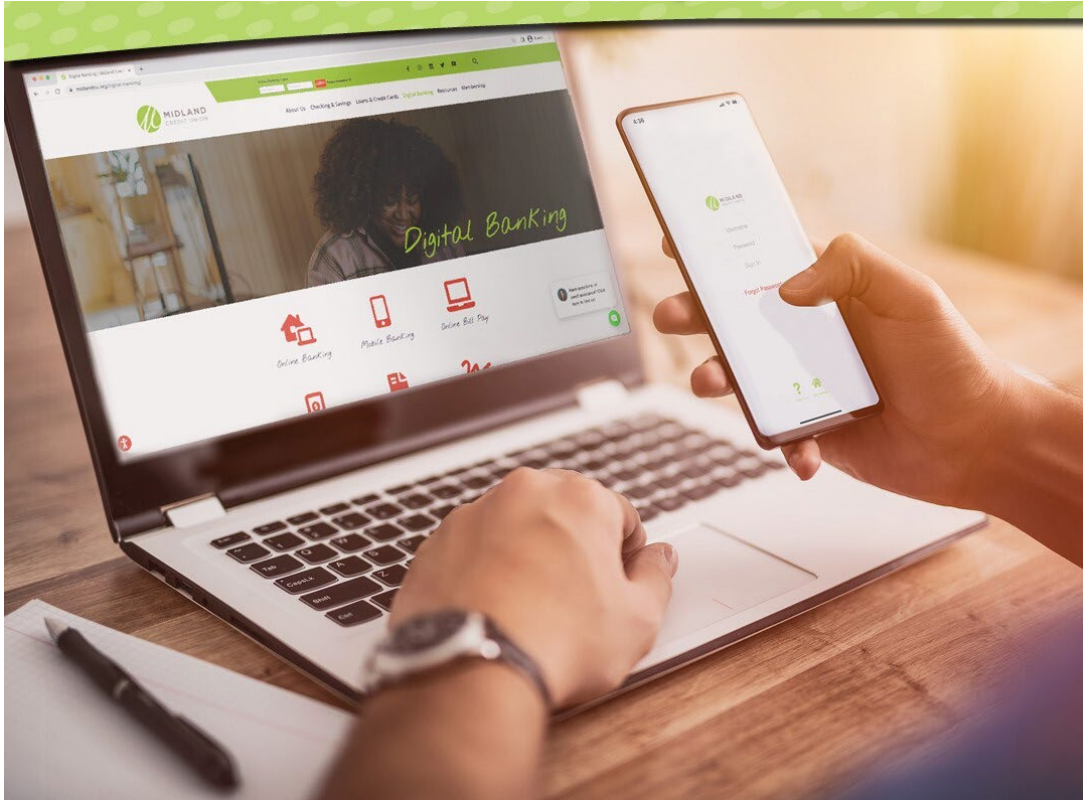
3 reviews • 0 photos



4 weeks ago

NEW

Has been a very good change and easy . Staff is friendly and has some familiar faces.



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

Closed **Monday, October 14th** in observance of **Columbus 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

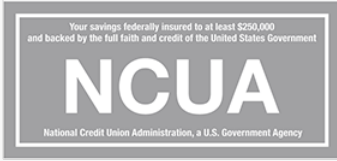
Bondurant Smart Branch - 3007 Oxbow Court SW, Bondurant

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*