



MIDLAND CREDIT UNION

NEWS & UPDATES

October 2024 e-Lert

Come celebrate International Credit Union Day with us on October 17th!



Come get a free cookie, cup of
coffee, and calendar!



STRAPPED FOR CASH?

Skip your auto loan payments!

Refinance your existing loan from another lender, or apply for a Midland Loan for a new or used vehicle and **SKIP YOUR PAYMENTS FOR 90 DAYS!**

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.



MORTGAGE RATE RELIEF

Finally, rates have dropped! Call us today for a free pre-approval or rent vs own analysis!

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

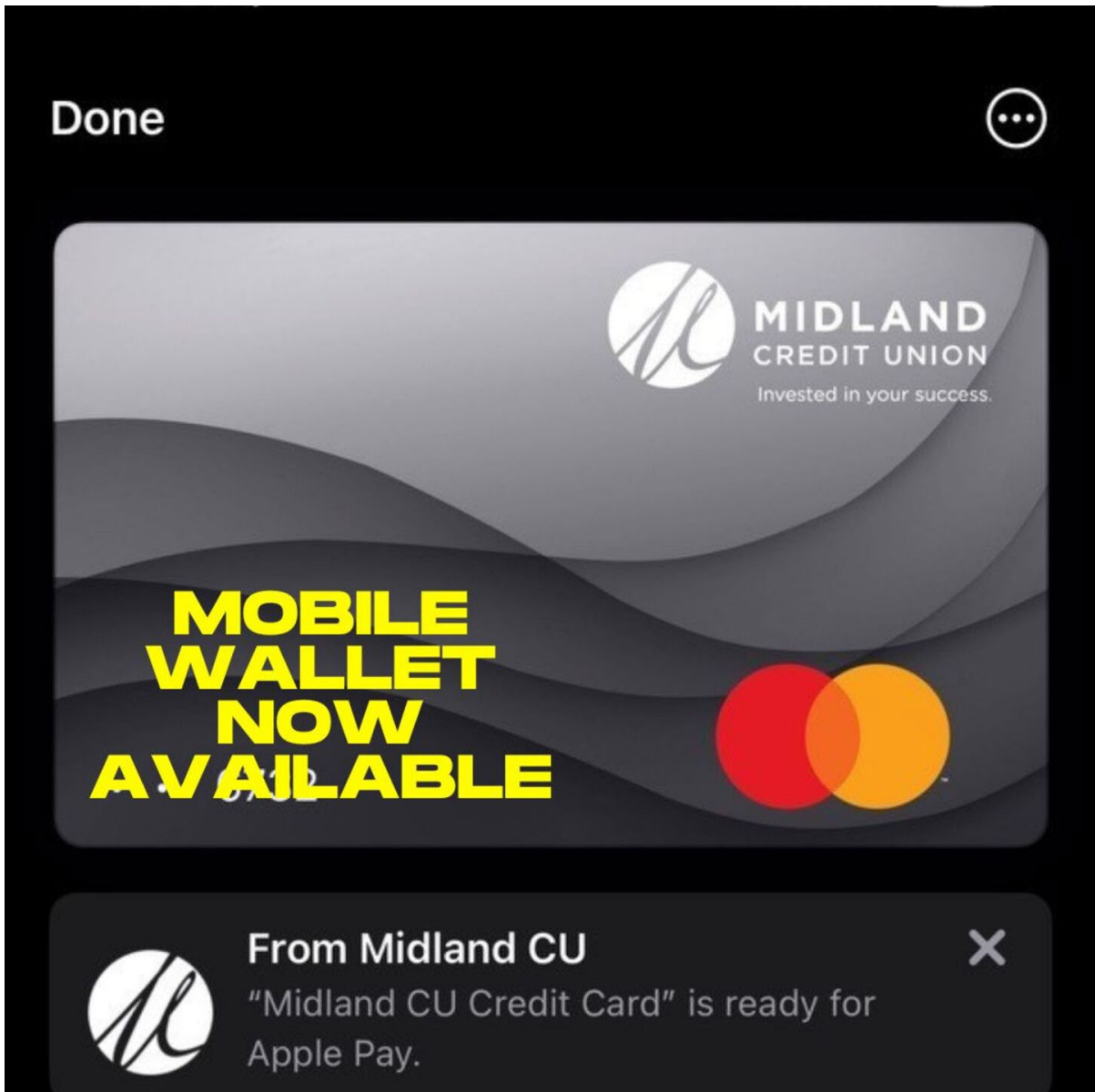
[Learn More](#)

I didn't
KNOW
MIDLAND

could receive and respond
to text messages!



[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](#)

Details in this example are fictitious.

ELEMENTS OF A FAKE CHECK

The diagram shows a check from Wordforest National Bank for \$2,367.00. The check is dated 11/07/2017 and is payable to the order of Carlton Robertson. The MICR line at the bottom is ⑆52353307⑆⑆113008465⑆9000035⑆. The check is signed by Gayla Buigas. Several callout boxes point to specific features:

- Is the company name or address misspelled?** Points to the bank name and address.
- Does the check number match the check number included in the line at the bottom of the check?** Points to the check number 52353307 and the MICR line.
- Is the check stock flimsy or suspicious?** Points to the overall appearance of the check.
- Does the check have the correct routing number at the bottom for the bank it is supposedly drawn on? Consumers can google routing numbers now.** Points to the routing number 113008465.
- Is the check missing the special ink for the MICR code at the bottom?** Points to the MICR line.
- If the check is for lottery winnings, why is it written from a company and not the state lottery commission?** Points to the memo line.

Identifying Fraudulent Checks

With advances in scanning and printing, scammers can produce counterfeit checks that get alarmingly close to the real thing. But there are several physical clues that can help you realize its fraudulent. Many credit unions will place checks on a mandatory, 24-hour hold to ensure its legitimacy.

Ways to Spot Fraudulent Checks

Feel the edges - Legitimate checks will usually have at least one rough or perforated edge. One sure-fire way of spotting a fake is to examine its edges. If all four sides are smooth, it was likely not issued by a financial institution.

Look at the logo - A hallmark of any legitimate check is the logo of the bank where the account is held. If there's no logo, it's probably not a real check. If there is a logo but it's faint or faded, that's a sign that it's been copied from another source.

Verify the bank address - Even if the logo looks legit, check the website of the named bank, or call its customer-service number, to make sure the address written on the check is correct. If the address is absent or includes a P.O. Box, don't cash the check.



Each time you use your Midland Debit Card for a PIN or signature-based purchase from October 1st, 2024 through December 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, 2024 through December 31, 2024. Visit <https://www.shazam.net/services/marketing/sdr-rules> for official rules and complete contest details. All rights reserved.



Judith Sanders

1 review • 0 photos



★★★★★ 38 weeks ago

I joined Midland the first part of the 80s. I have never had any problems with anything I have ask them to do for me. I enjoy going to the Copper Creek branch, they are so friendly and we also share some laughs.



Amy Mendoza

3 reviews • 9 photos



★★★★★ 4 weeks ago **NEW**

I absolutely love the ladies at the Council Bluffs location. They are always super friendly and very helpful. The only complaint I have is that now that it is Midland Credit Union, they open after I'm already at work and close before I get off of work, so it really isn't as convenient as it used to be. I will see what I can do to make it work.



a.d.m.

Local Guide • 19 reviews • 0 photos

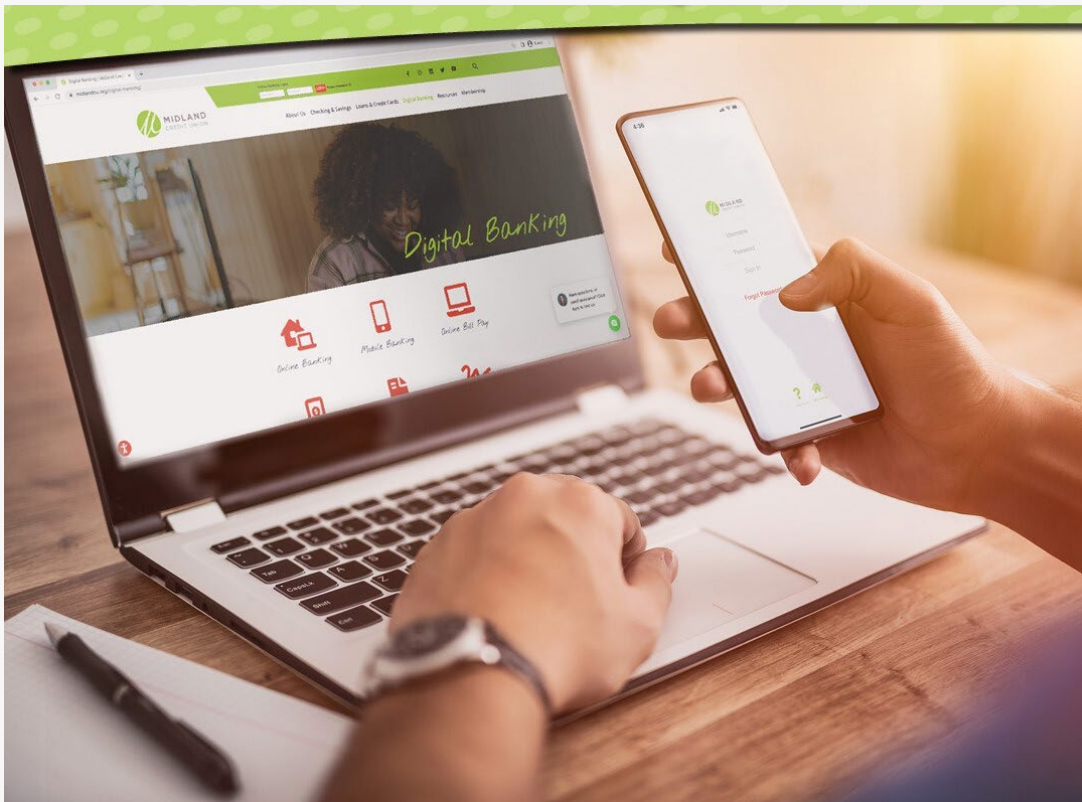


★★★★★ 8 weeks ago

although bank mergers cause difficulties (no payables no receivables), they allowed for member voting, there's positive experiences with Mindy and other staff whom went above beyond call of duty

she attempts to help me attach my new bank account info so I can pay my rent going forward

hopefully there's other positive experiences with credit union mergers & I received a review response



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

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

Closed **Monday, November 11th** in observance of **Veterans 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*