



MIDLAND CREDIT UNION

NEWS & UPDATES

November 2024 e-Lert



Midland Credit Union believes in investing in our communities and is proud to pledge \$1 million to Habitat for Humanity to support affordable housing development in the Omaha-Council Bluffs area!

HOLIDAY LOANS ARE COMING TO TOWN!



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

Our annual Holiday Loans are coming to town! Take your budget from naughty to nice when you borrow \$500 to \$2,500 for 12 months.

[Learn More](#)



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

**debit and credit cards
have a Remote Control
Cards feature!**

[Learn More](#)





November - FAQs

Scammers are becoming more sophisticated, but there are simple ways to stay one step ahead. Here are a few quick FAQs to help you spot fraudulent messages and keep your accounts safe.

What has been the most common type of scam?

The top scams in Iowa in 2023 were imposter, online shopping and identity theft. The top scams nationwide were imposter, online shopping, business/job opportunities and prizes/sweepstakes/lotteries.

How can members know if the text message is a scam?

A major red flag is when a text message asks you to click a link to access your account or input personal information like the account number. Your credit union already knows your account number and would never ask you for your PIN number or other banking credentials. Make sure to never share this information over the phone, text or email. Additional red flags show a sense of urgency, misspellings and the need for additional personal information. A text can be fraudulent even if it arrives from a phone number with a local area code.

What should you do if you receive a message that is suspicious?

If you receive a text 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 (not one that might have been provided in the suspicious text). If you already responded to a text, clicked on a link or provided sensitive information, contact your credit union right away. They will likely suggest that you change the username and login for online banking, and may take other steps as necessary, such as issuing new accounts or debit cards.



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.

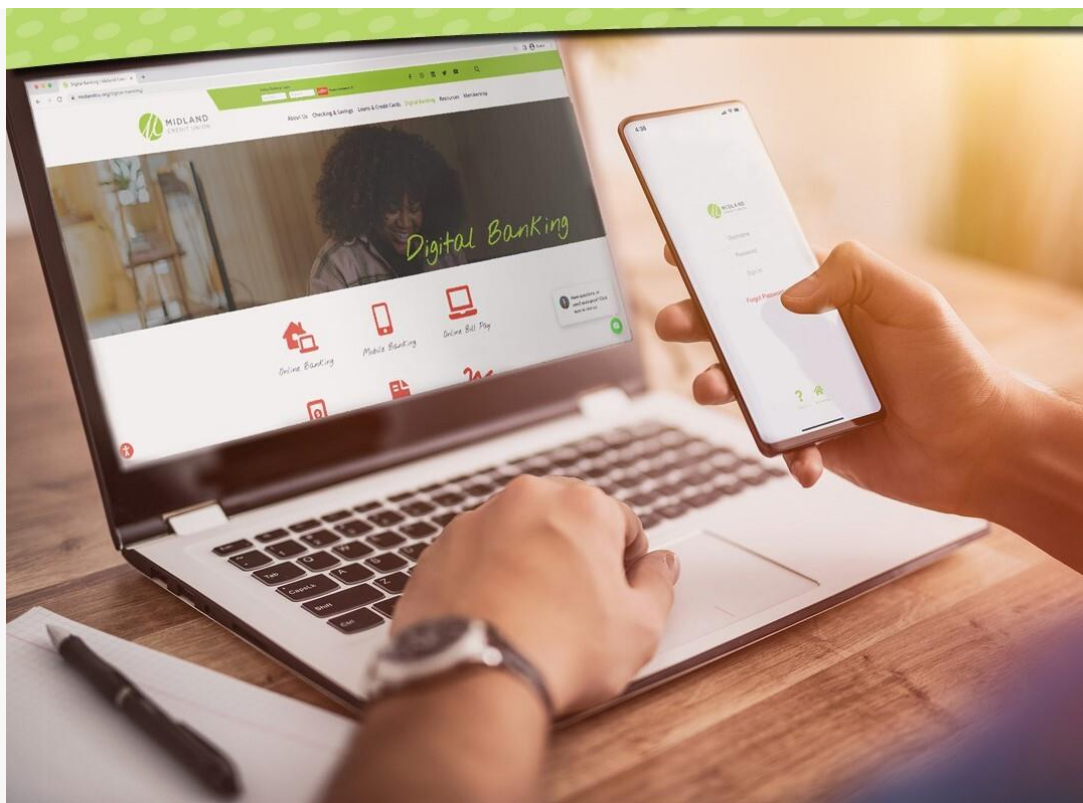


Google Review

"My grandfather introduced our family to the credit union many, many years ago. I have been with them for over 30 years now and recently opened an account for my teenage daughter. You might think that an afternoon at the credit union would be boring, but we had a blast! Everyone was so kind and helpful. Thank you all for making her first exposure to banking such a wonderful experience."

Angelina Green





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

Closed **Thursday, November 28th** in observance of **Thanksgiving Day**.
Closed **Friday, November 29th** in observance of **Day after Thanksgiving**.

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

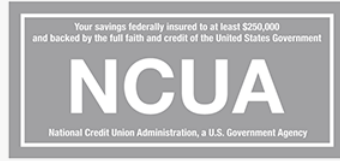
Bondurant Smart Branch - 3007 Oxbow Court SW, Bondurant

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*