



MIDLAND CREDIT UNION

NEWS & UPDATES

January 2025 e-Lert



REDIRECTING SERVICES TO BONDURANT

Friday, February 28, 2025, the Pleasant Hill Midland Credit Union branch will close and its member services will relocate to the Bondurant Smart Branch.

We're excited to announce that in early March the Bondurant Smart Branch will begin offering Teller Services!



———— Coming Soon ————
**Your Credit Score.
And More.**

Anytime. Anywhere. For **FREE.**

[Learn More](#)

This new feature is coming soon, and we can't wait for you to start using it.

Access to your credit score, full credit report, credit monitoring, financial tips and education. All of this without impacting your credit score.

You can do this ANYTIME and ANYWHERE and for FREE.

Benefits of Credit Score:

- Daily Access to your Credit Score
- Real-Time Credit Monitoring Alerts
 - Credit Score Simulator
 - Personalized Credit Report
 - Special Credit Offers
 - And More!

More details coming soon!

You will log into mobile or online banking to use this FREE service and enroll.



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 7th for a chance to receive a 2024 scholarship!

[Details & Application](#)

CONQUER *your* DEBT



Transfer your high-rate credit card balances to a Midland Mastercard at **7.99% APR*** for 12 months!

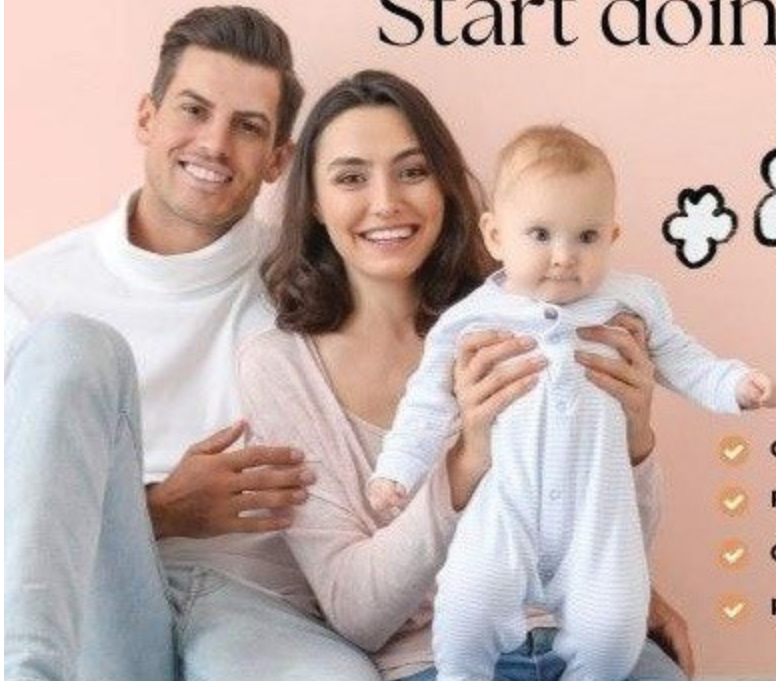
Save money on interest with our low promotional rate for 12 months on balance transfers posted on or between January 2, 2025, and March 31, 2025, on new or existing card accounts.

[Learn More](#)

* Special reduced annual percentage rate (APR) is valid on qualifying balance transfers posted on or between January 2, 2025 and March 31, 2025. Promotional rate is good for 12 months from the first qualifying transaction post date, after which the promotional interest rate will return to the individual cardholder's standard rate at the completion of the offer cycle. The APR is not valid on purchases or cash advances. See your credit card statement for further details. All loans are subject to approval. Some restrictions may apply.

Stop Dreaming

Start doing!



- ✓ Competitive Rates
- ✓ First-Time Home Buyer Options
- ✓ Conventional, FHA, VA, USDA
- ✓ Personalized Service

WHAT ARE YOU WAITING FOR?

Now is the time to buy your dream home!

Learn more.

🏠 ✨ Dreaming of a new home? Make it happen in the New Year! With competitive rates, personalized support, and flexible options, now is the time to turn your dream into a reality. Contact us today for a free pre-approval or rent vs own analysis.

Call **515-867-2728!**

[Learn More](#)

I didn't
KNOW
MIDLAND

**offers NO TRANSFER
FEES when you transfer
your high-rate credit card
balances to a Midland
Mastercard!**



[Learn More](#)



MEMBERS BEWARE

We've been informed that Midland Credit Union's telephone number is being spoofed in fraudulent calls targeting our members.

What is spoofing? This is when a scammer fraudulently makes the caller ID of an incoming call appear to be from a trusted number.

During these fraudulent calls, scammers may claim to be from Midland Credit Union and request account numbers or personal information.

If you receive such a call, DO NOT provide any financial information. This is a SCAM!

Please Remember

- **We will never call to request information we already have on file.** This includes personal information, account numbers, passwords, or social security numbers.
- **DO NOT trust caller ID alone.** Scammers can disguise their numbers to look like ours, so don't trust your caller ID implicitly.
- **Verify suspicious calls.** If you receive a call claiming to be from Midland Credit Union and the caller is requesting private information, hang up and call our official number directly: 515-278-1994.

Protect Yourself

- **Never Share Your Personal Information.** Legitimate organizations will not ask you to share sensitive details over the phone or via email.
- **DO NOT be pressured.** Scammers often use urgency or scare tactics to trick you into acting quickly. If you feel pressured to provide private information or make a decision, hang up.

Contact Us

- **Report suspicious activity immediately.** If you receive a suspicious call or are concerned you may have been a victim of fraud, please reach out.
-

A promotional banner for the 'Light Your Way Rewards' program. The background is a dark, starry night sky with a bright green aurora borealis. The text 'LIGHT YOUR WAY REWARDS' is prominently displayed in large, white, glowing letters. Below it, the headline reads 'Use your debit card and step into the extraordinary.' in white. A smaller line of text states: 'Each time you use your debit card to make purchases between Jan. 1- Mar. 31, 2025, you'll automatically be entered for a chance to win!' To the right of this text is a circular logo for 'MIDLAND DIFFERENCE' featuring a stylized 'M' and 'C'. Below the headline, it says 'Don't have a debit card? Apply today!' in white and blue. At the bottom left is the SHAZAM logo, and at the bottom right is the MIDLAND CREDIT UNION logo.

**LIGHT
YOUR WAY** REWARDS

**Use your debit card and
step into the extraordinary.**

Each time you use your debit card to make purchases between
Jan. 1- Mar. 31, 2025, you'll automatically be entered for a chance to win!

Don't have a debit card? **Apply today!**

SHAZAM MIDLAND CREDIT UNION

Each time you use your Midland Debit Card for a PIN or signature-based purchases through March 31, 2025, 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 January 1, 2025 through March 31, 2025. Visit <https://www.shazam.net/services/marketing/sdr-rules> for official rules and complete contest details. All rights reserved.



New Year Reminders

- To view your 2024 tax information in **Mobile Banking**: Log in, click "Menu" in the bottom right corner, click on "year to date", and then click the account you are wanting your tax information on.
- To view your 2024 tax information in **Online Banking**: Log in, click on the 3 lined hamburger menu button on the left side of the page, then click on "year to date".
- Members who have an IRA with us can determine your IRA's Fair Market Value by totaling your IRA account balances as of Dec. 31, 2024. That information can be found on your year-end statement, or by logging in to Online Banking.
- 1098 mortgage interest forms will be mailed by Jan. 31, 2025, but you will only receive a 1098 if you paid \$600+ in mortgage interest in 2024.
- 1099 forms will be mailed by Jan. 31, 2025, but you will only receive a 1099 if you earned \$10+ interest in 2024.
- Contributions can be made to IRAs through April 15, 2025, for the 2024 tax year.

- Our routing and transit number is 273976181

- Be sure to verify the information on your account(s) – address, phone number, joint members, beneficiaries, etc. If you need to make changes, simply log in to Online Banking and click on the drop-down next to your name. For account changes, please stop by your nearest branch.
- If you plan to receive a tax refund, we recommend using at least a portion to pay down debt or watch your money grow by investing in a Certificate of Deposit (CD).

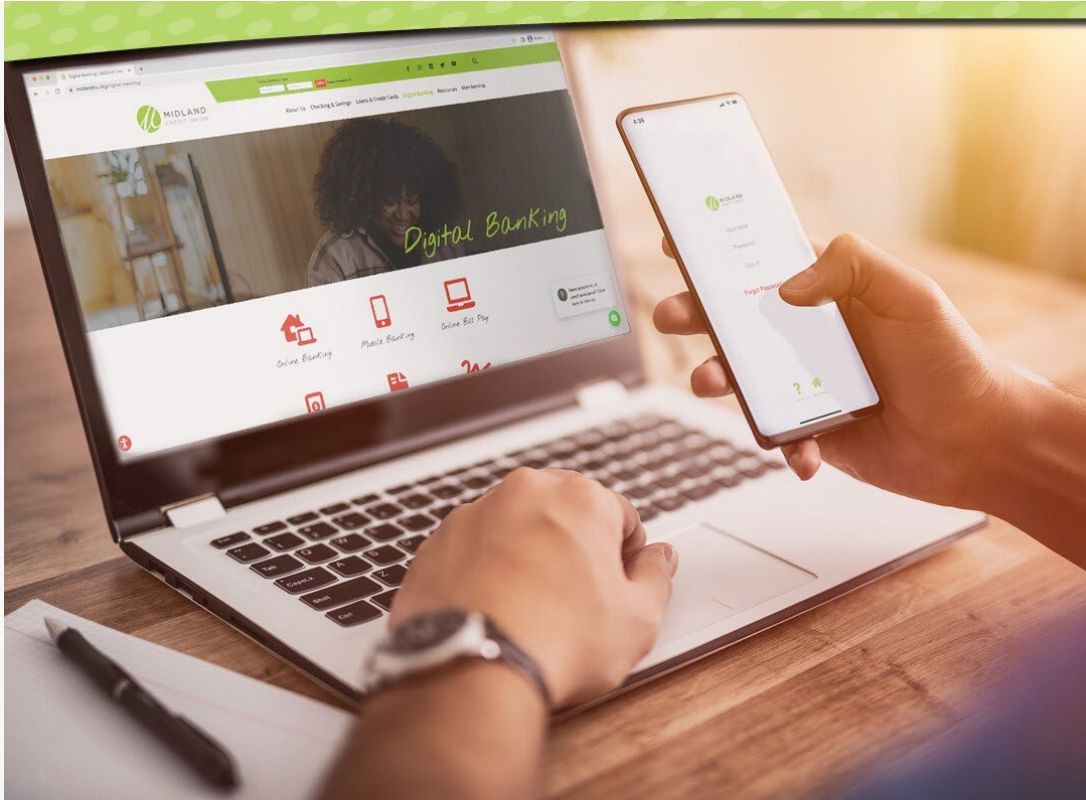


Google Review

“So far so good! A great host of new product I didn’t have before. Keep up the good work Midland!”

Jeffery Awe





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

Closed **Monday, January 20th** in observance of **Martin Luther King Jr. 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*