



MIDLAND CREDIT UNION

NEWS & UPDATES

April 2025 e-Lert



TELLER SERVICES IN BONDURANT

The Bondurant Smart Branch is now offering Teller Services!

[Bondurant Smart Branch](#)



Urbandale Drive-Thru

ITM COMING SOON



Interactive Teller Machine Coming Soon to Urbandale Drive-Up

This May, the Urbandale Drive-Up will temporarily close for construction as we install a new Interactive Teller Machine (ITM)—offering the convenience of in-person banking 24/7! The Drive-Up will reopen with the new ITM by the end of May.

Closures & Construction Updates

Stay informed! Visit our website or follow us on social media for updates on closing dates, construction progress, and reopening details.

[Stay up to date](#)

Don't miss the
Virtual Annual Meeting
of *your* credit union.



Wednesday, April 23rd
5:00-5:15 | ONLINE

Be sure to register for the Virtual Annual Meeting on Wednesday, April 23rd at 5:00pm!

[Register Now](#)



Protect What Matters: Advocate for Your Credit Union Today

As Congress moves through the 2025 session, tax reform has emerged as a key topic of debate — Midland Credit Union's future and your financial well-being could be affected.

Credit unions are not-for-profit, financial cooperatives exempt from federal corporate income tax, which allows us to offer our members better rates on loans, lower fees, and higher rates on savings accounts. This year, all tax exemptions are on the table and banks are continuing their decades-old efforts to tax credit unions like banks. Any tax increase on credit unions is a tax on our members.

As a valued member of Midland Credit Union, your voice plays a powerful role in shaping legislation that impacts your financial well-being. Please take a moment to visit the link below to send an email to your lawmakers. Your voice matters. Your action counts. Thank you for your support!

[Take Action Now](#)



Your Score Is Just The Start

Track It. Improve It. Own It.

Your credit score isn't just a number—it's a key to unlocking financial opportunities! With SavvyMoney-Credit Score, you can:

- ✓ Track your credit score
- ✓ Set personalized goals for improvement
- ✓ Get real-time alerts on changes to your credit

SavvyMoney-Credit Score is FREE!

[Check your score & get started on your journey to stronger financial health today](#)

EXCLUSIVE OFFER
FOR CREDIT UNION MEMBERS

TICKETS ONLY

\$37⁹⁹

Credit union members save up to \$30 on fun-filled days and lifelong memories at Adventureland!

ADVENTURELAND



Opening day at Adventureland Park and Adventure Bay Waterpark is right around the corner. Iowa credit union members have special access to discounted tickets for just \$37.99 each. The park opens on May 17th, but you can purchase tickets now to

experience all the fun all season long. To access the exclusive discount, use code CREDITUNION at checkout.

[Purchase tickets now](#)

WE SAVED MEMBERS

\$363,000

In 2024!



[Learn how we can save you money](#)

LOOKING FOR MORTGAGE

Love That Lasts?



Get a mortgage loan with Midland for as low as **5.375% APR***!

[Learn More](#)

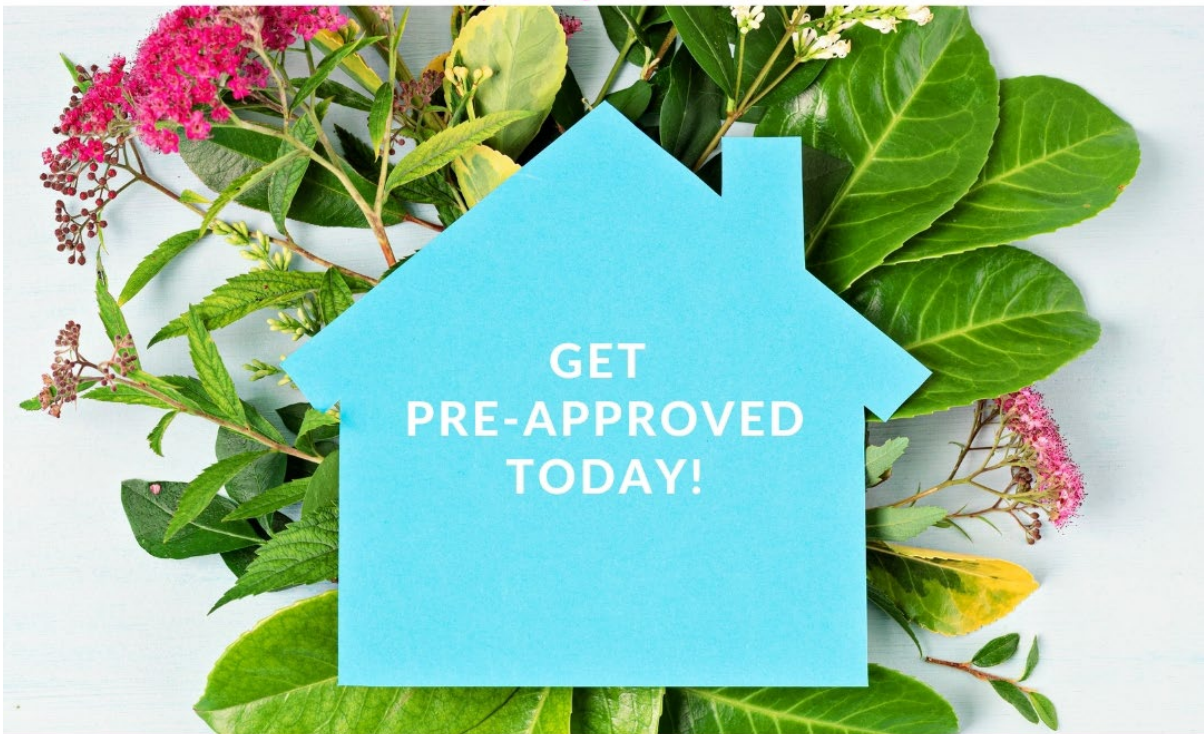
Mortgage Rates: Due to current market conditions, market rates may change throughout the day. The above rates above may not reflect the most recent changes.

*APR = Annual Percentage Rate based on product, term, and credit. Check with your tax advisor regarding deductibility. All loans subject to approval. Terms and conditions apply.

** “10 to Go” is a Fixed Rate product which requires a 1st lien position and applies to refinance only. A maximum loan-to-value ratio may not exceed 80%.

***Home Equity Lines of Credit are an adjustable rate product based on Prime + a margin (floor rate 4.00%) and have a 10 year “draw period” in which advances can be made followed by a 10 year repayment period.

Is it Time to Spring into a New Home?



WHY GET PRE-APPROVED?

Pre-approvals are a necessity prior to house hunting!

- A pre-approval gives you a good estimate as to how much you can afford.
- Be a step ahead of your competition when putting in an offer.
- Makes for a smoother loan process.

FAST, EASY PRE-APPROVALS!

Thinking about upsizing, downsizing, or finding a new dream home? Get a jump start on the competition with a mortgage pre-approval from Midland Credit Union so you can:

- ✓ Know your budget
- ✓ Shop with confidence
- ✓ Speed up the closing process

Spring is the season of new beginnings—let's get you pre-approved and moving!

[Get Pre-approved](#)

I didn't
KNOW
MIDLAND

**offers 30 year
fixed-rate
Mortgage Loans!**



[Learn More](#)

Do **MORE**

WITH MIDLAND MASTERCARD REWARDS



Spend More. Earn More. Live More.

Home Improvement Project or Outdoor Fun? Whatever's on your To Do list, you can earn \$ when you spend \$ with a Midland Mastercard Rewards credit card!

- Earn 1% cashback on purchases
- Rates as low as 12.90% APR*
- Zero annual or balance transfer fees
- Easy online payments & local service

Apply now and make every purchase count!

[Apply Now!](#)



Have you received a call congratulating you on winning a lottery, prize, or sweepstakes? It is more than likely that the call is a scam. Scammers utilize this tactic to get ahold of credit card and bank account information.

Learn more about fraud prevention on our NEW Financial Safety and Security webpage:

[Check out the new safety page](#)

A colorful illustration of a spring landscape with rolling green hills, pink and red trees, a white house, and a blue sky with white clouds. The text is centered over the scene.

SHAZAM
**Springtime
Adventure**
REWARDS

**Use your debit card and
enjoy the fresh air.**

Each time you use your debit card to make purchases between
April 1 - June 30, 2025, you'll automatically be entered for a chance to win!

Don't have a debit card? Apply today!

Each time you use your Midland Debit Card for a PIN or signature-based purchases through June 30, 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 at 515-278-1994](#), or [stop in at one of our 3 locations](#).

*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 April 1, 2025 through June 30, 2025. Visit <https://www.shazam.net/services/marketing/sdr-rules> for official rules and complete contest details. All rights reserved.

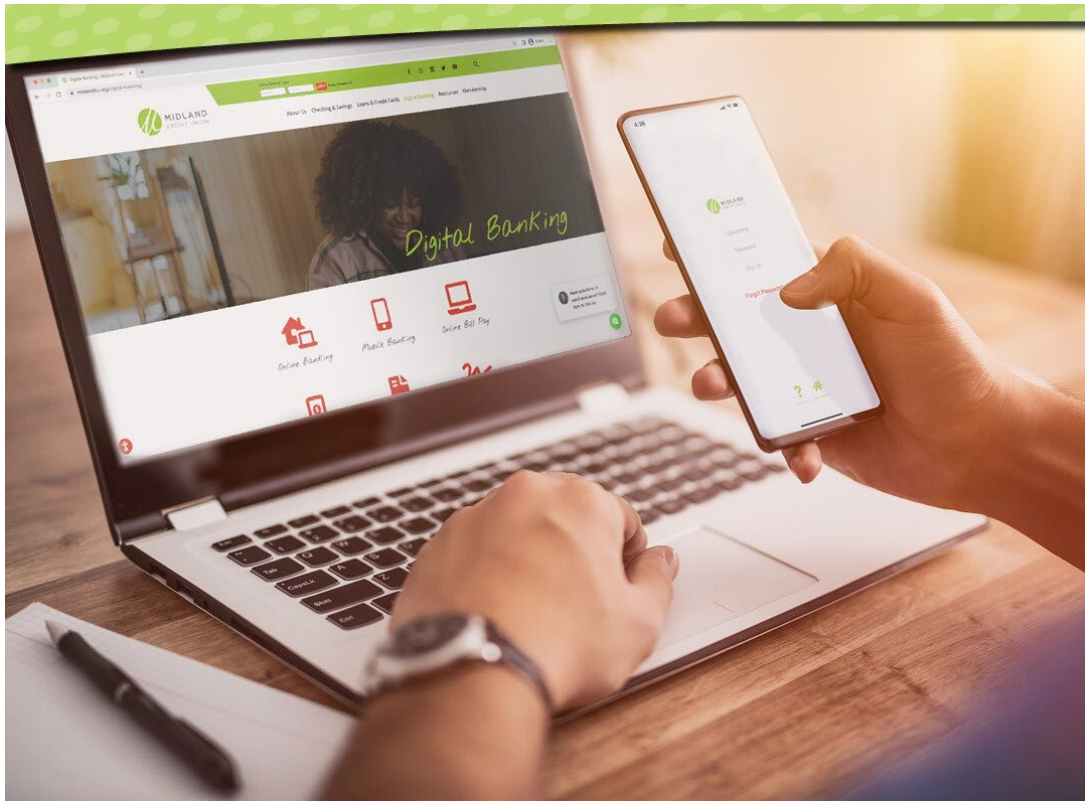


Google Review

"I have been with Midland Credit Union for almost 50 years, and they have always been there for me. Thank you, Midland!"

Rory Bentley





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

Closed **Monday, May 26th** in observance of **Memorial Day**.

Remember: with DIGITAL BANKING,
we're never really closed!



MIDLAND
CREDIT UNION

Review Us On
Google

Love your credit union?

Tell others what you love about Midland Credit Union!

Click below to leave a Google Review!

• [Urbandale](#)

• [Bondurant](#)

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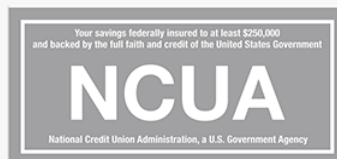
Urbandale Headquarters - 2891 106th St., Urbandale

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*