



MIDLAND
CREDIT UNION

NEWS & UPDATES

September 2025 e-Lert



COATS FOR A CAUSE

- Help our Community and be an example of People Helping People!
- Create extra space in your closets
- Submit your gently used coats to your local Midland branch
- Starting NOW before the cold comes back!
- Your donation will benefit needy families and the homeless in our Community
- For every coat you donate Midland will reward you with \$5.00

Clear out your closet, warm up someone's winter.

Bring your gently used coats to any Midland Credit Union location by Tuesday, September 30, and we'll give you \$5 per jacket donated.

You declutter. You earn. Someone stays warm this winter.

[Find your drop-off spot](#)



NEW PARTNER: FIRST COMMUNITY TRUST

FCT
FIRST COMMUNITY TRUST, N.A.
Investment Services

- + Investment Management
- + Retirement Planning
- + 401(k) Rollovers & IRA Transfers
- + Financial Planning
- + Estate and Trust Planning

Jason Freese
Vice President
Wealth Advisor & Trust Officer

We're proud to announce our new partnership with First Community Trust—a trusted provider of retirement planning, investment management, estate planning, and other wealth services.

First Community Trust doesn't just share our values—they bring the kind of financial expertise that can truly make a difference for our members. With FCT as our partner,

we're expanding the ways we can help you plan, invest, and build a stronger financial future.

Jason Freese will serve as your dedicated wealth advisor and trust officer, offering free, no-obligation appointments—in person, by phone, or virtually.

Stop by, call us or click below to request an appointment.

[Make an appointment](#)

FUEL YOUR SUMMER

when you finance or refinance your auto loan at Midland Credit Union!



Love your car but not your loan?

Fuel your summer budget with real savings when you refinance your new or used loan from another lender with Midland Credit Union. We offer great rates, fast approvals, & friendly local service.

[Apply Today](#)

*Rates, terms, and conditions are subject to change daily. Rates are based on qualifications, including creditworthiness, as well as age and mileage of the vehicle, if applicable. All loans subject to approval. Not all borrowers will qualify for the same rate.

Other restrictions may apply. For example, a \$15,000 auto loan with a term of 60 months and 5.60% APR, the monthly payment will be \$287.23. Term will vary based on loan amount, 64 month term requires loan amount greater than \$10,000 and 76 month term requires loan amount greater than \$20,000. See credit union for full details. See home page for special promotional rates. Some offers will end without notice and are available for a limited time offer. Federally insured by the NCUA. Equal housing opportunity.

**Minimum payment for line of credit is based off the month end balance with a minimum payment of \$25/mo. No participation fees.

Do **MORE**

WITH MIDLAND MASTERCARD REWARDS



Spend More. Earn More. Live More.

Make every moment more "rewarding" – earn 1% cashback on all purchases with Midland Mastercard® Rewards!

- ✓ Low rates
- ✓ No hidden fees
- ✓ Friendly local service

[Apply today and turn everyday spending into extra rewards](#)

A man in a grey sweater and brown pants is lifting a woman in a blue jacket and jeans into the air. They are in a bright living room with a green sofa and several cardboard boxes, suggesting a move. The woman is smiling and laughing.

**A SMART WAY
TO MANAGE
YOUR CREDIT**

ADVICE YOU CAN TRUST, RESULTS YOU CAN SEE

Take the mystery out of managing your credit! The Action Plan in SavvyMoney-Credit Score shows what's affecting your score & gives you clear steps to improve it.

[Log into online banking & check out the FREE Action Plan – it's A Smart Way to Manage Credit!](#)

HALLOWEEN LIKE YOU'VE NEVER SEEN

**PHANTOM
Fall fest
ADVENTURELAND**

**TICKETS
ONLY
\$29.99**

**Tickets are available on our website
with exclusive credit union discounts!**

DON'T MISS OUT ON THIS SCARY GOOD DEAL!

Discounted Adventureland Phantom Fall Fest tickets are here!

As a benefit of being a Midland Credit Union member, you can enjoy tickets to Adventureland Park's Phantom Fall Fest for just \$29.99.

Purchase tickets now and get ready for all the spooky thrills & chills, weekends Sept. 20 – Oct. 26.

[Score your tickets today](#)

SUMMER IS MADE
for sunshine, swimming pools...



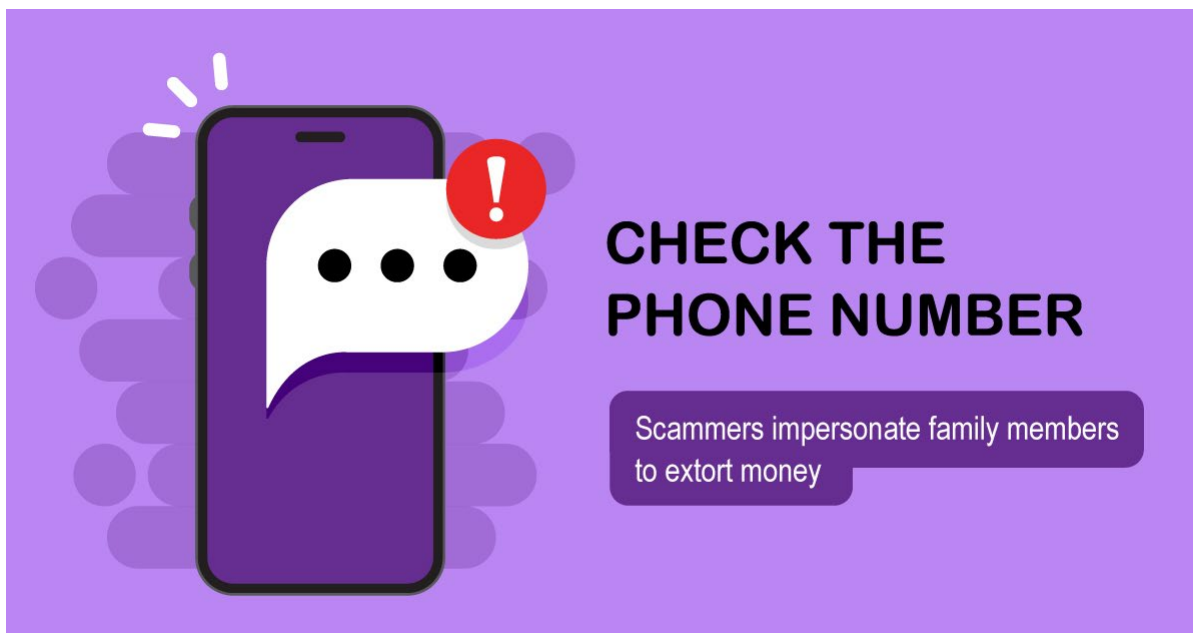
AND HOMEBUYING!

Equal Housing Opportunity. Federally insured by the NCUA.

Ready to make a move?

Whether it's a cozy starter home or forever dream home, we've got your back with expert support, flexible options, and friendly service.

[Contact us & get started today](#)



Don't fall for it! If you receive a call from a grandchild or family member asking for money, check the number. Scammers impersonate family members to extort money. Verify phone numbers if a call seems suspicious.

[Learn more & protect yourself](#)



I didn't
KNOW
MIDLAND

**lets me request Cashier's
Checks in Online Banking.**

Issued fast and easy in just 4 simple steps!

You'll love the Midland Difference!



MIDLAND
CREDIT UNION

Need a Cashier's Check without leaving home? We've got you covered!


Just follow these simple steps:

- ☒ Log into Online Banking
- ☒ Tap the hamburger menu (≡)
- ☒ Choose withdrawal & select the account
- ☒ Enter the desired amount & confirm

That's it! Your Cashier's Check will be mailed to you shortly.

[Get started here](#)



 Dare to Explore Rewards ends September 30 - there's still time to WIN! Each time you use your Midland debit card you earn another entry in prize drawings for:

A \$50 gift card

And the \$500 SHAZAM Grand Prize!

Dare to Explore — and let your debit card lead the way.

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

[Learn More](#)



Thanks for the 5 stars and kind words, Jeffrey! At Midland Credit Union, we're proud to make a difference in the financial lives of our members and the communities we serve. ❤️

Help us share the love! Encourage your friends to join and experience the Midland Difference!

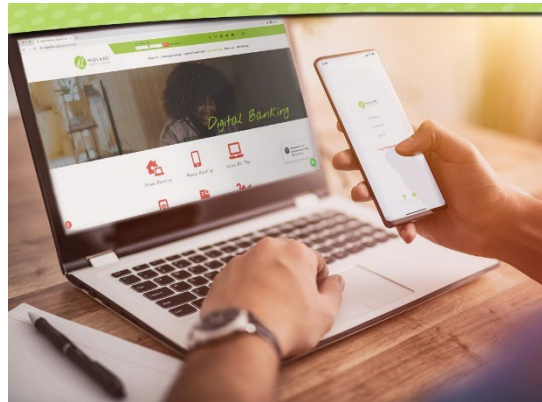
- [Urbandale](#)
 - [Bondurant](#)
 - [Council Bluffs](#)
-

Upcoming Holidays & Events



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- September 13th - Closed for Columbus Day
 - September 30th - Coat Drive Ends
-

Remember: with [DIGITAL BANKING](#),
we're never really closed!



[Checking & Savings](#) | [Loans & Credit Cards](#) | [Digital Banking](#)
[Resources](#) | [Membership](#) | [Apply Online](#) | [About Us](#)

Urbandale Headquarters - 2891 106th St., Urbandale

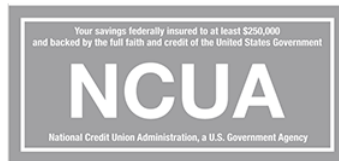
Bondurant Smart Branch - 3007 Oxbow Court SW, Bondurant

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*