



MIDLAND CREDIT UNION

NEWS & UPDATES

October 2025 e-Lert



🏆 Midland Credit Union is honored to be named the 2025 Business of the Year! This recognition celebrates our team's dedication to strengthening our community, supporting local businesses, and helping families thrive. 💙

Thank you to the Urbandale Chamber of Commerce for this award, and to our members, partners, and communities who make the Midland Difference possible every day!

[!\[\]\(003082e50e3009141f59bd5df831749f_img.jpg\) Learn more about our community impact and membership benefits](#)



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](#)

Free webinar

Medicare 101

- Understanding Your Medicare Options

Thurs., October 23 / 1-2 P.M.

FCT INSURANCE
SOLUTIONS



We're excited to share that FCT Insurance is now available through First Community Trust (FCT), adding insurance solutions to their wealth management services. Medicare coverage is available, along with life, disability, and long-term care options.

It's Medicare Annual Enrollment Period so FCT Insurance is bringing you an educational session that breaks down the essentials of Medicare so you can make confident decisions about your coverage.

Date: Thursday, October 23

Time: 1–2 P.M.

Whether you're approaching 65, already enrolled, or helping a loved one, this session is designed to give you clarity and confidence.

Reserve your spot today!

Register here: bit.ly/Medicare101-Midland

*Not affiliated with or endorsed by the government or Federal Medicare Program. This is a solicitation for insurance. For accommodation of persons with special needs call, 833-824-5909 TTY 711.

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](#)



Savor the season with Cozy Getaway Rewards!

Every time you use your Midland debit card for a PIN- or signature-based purchase through Dec. 31, 2025, you'll be entered to win:

- ✦ Eight Monthly Winners: \$50 SHAZAM gift card
- ✦ Grand Prize: \$500 SHAZAM gift card

Don't have a debit card? Stop in and apply today!

*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, 2025 through December 31, 2025. Visit <https://www.shazam.net/services/marketing/sdr-rules> for official rules and complete contest details. All rights reserved.

[Learn More](#)



 **Ho-Ho-Ho! Midland Credit Union's annual Holiday Loans are coming to town!**

Borrow \$500–\$2,500 for 12 months and take your budget from naughty to nice. Easy, affordable, and stress-free!

[Learn More & Apply Today](#)

*With approved credit. Some restrictions apply.

Do MORE
WITH MIDLAND MASTERCARD REWARDS

12.90% APR
Fixed Rate!

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 SMART WAY TO MANAGE YOUR CREDIT

ADVICE YOU CAN TRUST, RESULTS YOU CAN SEE

Don't be the 1 in 3!

Did you know one in three credit reports contain mistakes that could affect your score? With SavvyMoney Credit Score, you have the power to check, track, and correct your credit — all within Midland's online banking or mobile app. It's secure, it's simple, and it's FREE for Midland members! ⚡ The power is in the details! 🙌

[Log into Midland's online banking or mobile app today!](#)



Imagine hosting the holidays in your new home!



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](#)

FRAUD ALERT



MIDLAND
CREDIT UNION

Don't fall for it! If you receive a notice from the Social Security Administration saying your Social Security number has been suspended - it may be a scam. Verify phone numbers if a call seems suspicious.

[Learn more & protect yourself](#)

I didn't
KNOW
MIDLAND

**Mastercard Rates beat
most Store Card Rates!**

Enjoy lower rates, higher limits, and greater flexibility with a Midland Mastercard.

You'll love the Midland Difference!



The holidays are right around the corner, which means its a great time to take a look at your card rates and see if you could save in interest by switching to Midland!

[Get started here](#)

Google Review

"Thanks again Kaitlyn for your help. What really impressed me was how quickly you willingly offered us your individual contact information and your follow through. Too many customer service providers make me start over with a different representative for each step. Having one knowledgeable, friendly person I could stay in touch with made thanks so much better! And I'm very glad MCU had the option to text my review. Good job with that too!"

Julia Consandine

**REVIEW US
ON
Google**

Thanks for the 5 stars and kind words, Julia! 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!

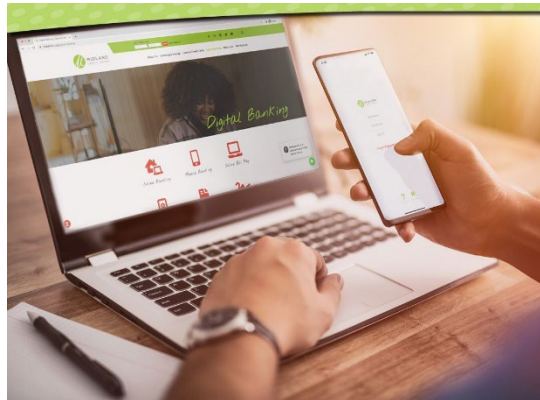
- [Urbandale](#)
 - [Bondurant](#)
 - [Council Bluffs](#)
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Upcoming Holidays & Events



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- October 13th - Closed for Columbus Day
 - November 11th - Closed for Veterans Day
 - November 27th-28th - Closed for Thanksgiving
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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

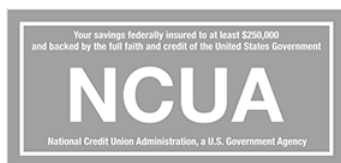
www.MidlandCU.org

Stay Connected
with **Midland CU!**



FOLLOW US!





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Urbandale, IA 50322*