



MIDLAND
CREDIT UNION

NEWS & UPDATES

November 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](#)



2025 Coats for a Cause

We are thrilled to announce that we collected 284 new and gently used coats for those in need in our communities. They have been distributed to local organizations, and we cannot wait to host our annual coat drive again next year!

[Coats for a Cause](#)

FREE WEBINAR



Retirement Readiness: Smart Strategies for a Secure Future

Tuesday, December 9 | 5:30-6:30 P.M.

Our partner First Community Trust is hosting a free webinar, **Retirement Readiness: Smart Strategies for a Secure Future**, on **Tuesday, December 9 at 5:30 PM.**

Discover smart Social Security strategies, sustainable withdrawal approaches, key investment management considerations, and more.

[Register here to save your spot!](#)

Medicare Annual Enrollment Period: *Oct. 15 - Dec. 7*

Each year plans change.
Are you taking advantage
of this Annual Enrollment
Period to **ensure your
plan still meets your
needs?**

FCT INSURANCE
SOLUTIONS



**Schedule an appointment
with our partner FCT Insurance.**

fctrustinsurance.com/contact



Not affiliated with or endorsed by the government or Federal Medicare Program. This is a solicitation for insurance.

Midland Credit Union has partnered with First Community Trust (FCT) to bring members trusted financial planning support. Now, through FCT Insurance—a partner of FCT—you also have access to important protection solutions right here at your credit union.

FCT Insurance can help with:

- Medicare
- Life insurance
- Long-term care insurance
- Disability coverage
- Annuities

You may already know that the Medicare Annual Enrollment Period is open now through December 7. This year, you can take advantage of this new partnership with FCT Insurance to review your plan, compare options, and realign your coverage so it continues to fit your health needs and budget.

Your wealth advisor, Jason Freese, is ready to connect you with a licensed insurance agent and help you explore additional insurance solutions to keep your financial plan on track. You can make an appointment by visiting fctrustinsurance.com or calling 833-824-5909.

Reminder: Annual Open Enrollment Period ends December 7.

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.



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



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](#)



ALERTS THAT KEEP YOU ONE STEP AHEAD

Peace Of Mind With
Credit Monitoring

Black Friday sales & Cyber Monday deals are just around the corner!

Before you shop & “Add to Cart,” activate Credit Monitoring Alerts in our FREE SavvyMoney-Credit Score to stay one step ahead of fraud & identity theft.

The best gift of all is peace of mind.

[Log into our online banking or mobile app to get started today!](#)



Imagine hosting the holidays in your new home!



Dreaming of a new home for the holidays? Find out if you could make a move before the season begins. Talk to one of our home loan experts today.

[Contact us & get started today](#)

FRAUD ALERT



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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!



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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](#)



Thank you, Vicki, for your 5-star review! Our team loves serving members like you — and we're so glad it shows. 💙 At Midland Credit Union, we're committed to making a difference in the lives, success, and financial well-being of our member-owners and their communities.

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

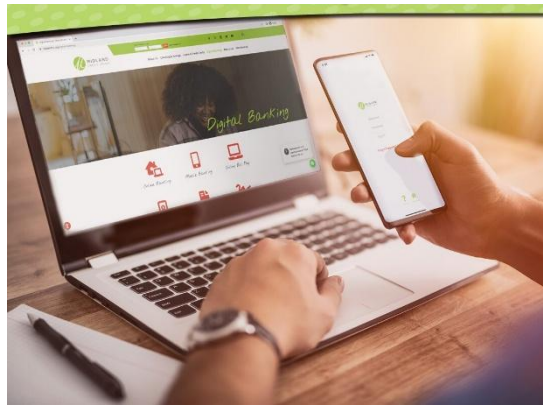
- [Urbandale](#)
- [Bondurant](#)
- [Council Bluffs](#)

Upcoming Holidays & Events



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- November 27th-28th - Closed for Thanksgiving
 - December 24th - Closing at 12:30pm for Christmas Eve
 - December 25th - Closed for Christmas Day
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**Remember: with [DIGITAL BANKING](#),
we're never really closed!**



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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

Stay Connected
with **Midland CU!**



FOLLOW US!





*2891 106th Street
Urbandale, IA 50322*