



NEWS & UPDATES

December 2025 e-Lert



Celebrating Community Spirit

At Midland Credit Union, we're proud to let our community spirit shine! As we reflect on this past year, the upcoming holidays, and the new year ahead, our hearts are filled with gratitude for being named the [2025 Business of the Year](#) and your response to our first annual [Coats for a Cause](#) drive. It is truly an honor to serve you - our members and communities, each and every day. ❤️ We wish you a holiday season filled with warmth, cheer, and cherished moments. 🎄

'Tis the season for giving. Learn more about our community spirit and non-profit partners:

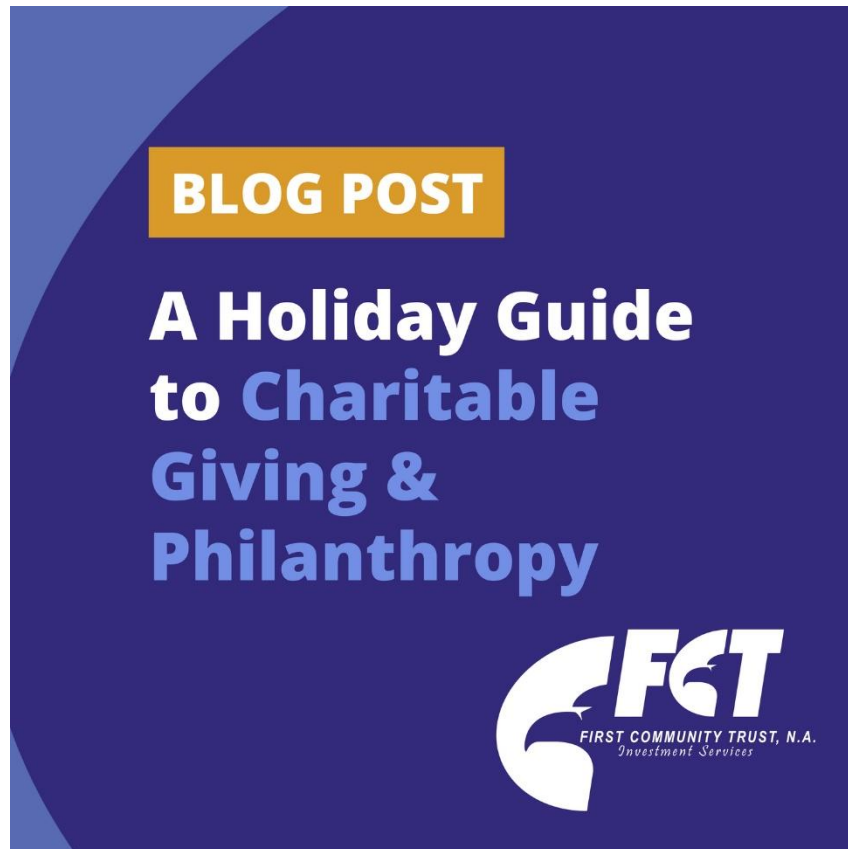
[Community Involvement](#)



The Warren A. Morrow Memorial Scholarship application is now open for high school and post-high school students who will be enrolling in an accredited undergraduate, graduate or vocational program for the 2026-2027 school year and are credit union members. The application deadline is Friday, February 6, 2026 at 5:00 PM.

Winners will be notified in April 2026 and their names will be posted to the ICUF website by May 2026.

[Apply Today!](#)



Holiday Guide to Charitable Giving & Philanthropy

The holiday season is a perfect time to reflect on the impact you want your generosity to have. Our partner, First Community Trust (FCT), shares helpful guidance on how to make your charitable giving more intentional and strategic.

This article highlights how thoughtful planning can help you align donations with your values, maximize potential tax benefits, and even build meaningful family giving traditions.

[Read the Article](#)



Year-End Financial Checklist

As the year wraps up, it's a great time to make sure your financial plan is on track. Our wealth management partner, First Community Trust (FCT), has created a simple 10-point checklist to guide your year-end review.

From retirement contributions and tax considerations to FSA planning and insurance updates, this quick list highlights the key items to look over before December 31.

[Download Checklist](#)



Tick-tock...time's running out!

Use your Midland debit card for everyday purchases through Wednesday, Dec. 31, 2025, for a chance to win prizes:

✦ 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!**

Make the holidays merrier! With Midland Credit Union's Holiday Loans, you can cover gifts, gatherings, and last-minute surprises without stretching your budget thin.

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.



Holiday shopping? Midland Mastercard Rewards is the perfect partner for holiday spending - giving you more joy with every checkout.

- ✓ 1% cashback
- ✓ 12.90% APR*
- ✓ Zero balance transfer fees
- ✓ Simple, secure online management

[Give yourself the gift of smart spending this season!](#)

Your Financial Checkup

Assess

Take a quick Q&A Financial Assessment to better understand your financial situation.

Savings & Planning

Do you have plans for a specific financial goal?

- ☐ Yes, I have specific financial goals and I'm right on track with my plans.
- ☐ Yes, I have specific goals and I'm making some progress.
- ☐ Somewhat, I have a goal in mind, but not a plan on how I'm going to get there.
- ☐ Not yet, I haven't thought about any specific financial goals.

Plan

Receive personalized recommendations to plan future financial decisions.

Debt-to-Income Ratio ⓘ



Here are some recommended steps you can take:

- Try to cut your debt. Here are some easy to follow tips.
- Increase your income by exploring side hustle options. [Learn more here.](#)
- Need help paying down your credit card debt? [Try these helpful hints.](#)

Succeed

Get a full financial outlook to improve your overall financial well-being.



Understand Where You Are to Get Where You Want to Be!

🎁 Here's a gift you can unwrap before Christmas – a FREE Financial Checkup! With SavvyMoney-Credit Score, you can get a complete picture of your financial health — helping you can spend smarter, stress less, and enjoy the magic of the season. ✨

[Log into our online banking or mobile app for your free financial checkup today](#)



Tighter budget this season?

A cash-out refinance could help you wrap up high-interest debt and enjoy the holidays with more breathing room. Talk to one of our home loan experts about your options.

[Contact us & get started today](#)

FRAUD ALERT



MIDLAND
CREDIT UNION

Don't fall for scams! If someone asks you to damage your card, or leave your card or part of your card in a certain location for them - it is a scam! Never destroy or leave your card anywhere.

[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!

 **MIDLAND**
CREDIT UNION

🎄 Holiday deals shouldn't come with strings attached! Store cards may promise quick discounts, but they often come with sky-high APRs and tight limits.

A Midland Mastercard offers:

- ✓ Lower rates that keep money in your pocket
- ✓ Higher limits for stress-free holiday spending

 [Shop smart — apply today](#)



Thank you, Rory, for your Google Review! 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!

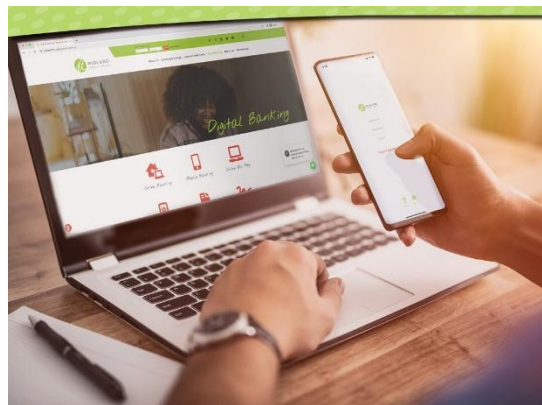
- [Urbandale](#)
 - [Bondurant](#)
 - [Council Bluffs](#)
-

Upcoming Holidays & Events



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- December 24th - Closing at 12:30pm for Christmas Eve
 - December 25th - Closed for Christmas Day
 - December 26th - Closed for Day After Christmas
 - December 31st - Closing at 3:00pm for New Years Eve
 - January 1st - Closed for New Years Day
 - January 19th - Closed for Martin Luther King Jr. Day
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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

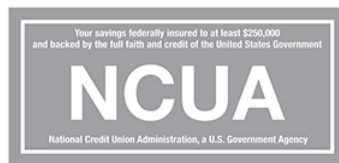


Stay Connected
with **Midland CU!**

A green arrow points from the text 'Stay Connected with Midland CU!' down to the text 'FOLLOW US!'.

FOLLOW US!





*2891 106th Street
Urbandale, IA 50322*