



# MIDLAND CREDIT UNION

## NEWS & UPDATES

*January 2026 e-Lert*

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### **Celebrating Community Spirit**

At Midland Credit Union, we're proud to let our community spirit shine! As we reflect on this past year, 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. ❤️

Learn more about our community spirit and non-profit partners:

[Community Involvement](#)



**MIDLAND**  
CREDIT UNION

## Board of Director Nominations

# NOW OPEN

If you're interested in learning more, please ask us for details.  
Applications must be received by  
**NOON on SATURDAY, FEBRUARY 21, 2026.**

Board of Director Nominations are now open! Apply by noon on Saturday, February 21st!

[Apply today!](#)

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

A graphic for a virtual annual meeting. In the center is a computer monitor displaying the Midland Credit Union logo, which consists of a stylized 'M' inside a circle followed by the text 'MIDLAND CREDIT UNION'. Surrounding the monitor are several circular icons of diverse people, connected to the monitor by thin lines, representing a virtual audience. To the right of the monitor is a circular logo with the text 'MIDLAND DIFFERENCE' and a stylized 'M'. Below this logo, the text reads 'Wednesday, April 22nd 5:00-5:15 | ONLINE' and 'Preregister at MidlandCU.org!'. The background features a grey pattern of dots and a green diagonal shape at the bottom right.

**Wednesday, April 22nd**  
**5:00-5:15 | ONLINE**  
Preregister at  
MidlandCU.org!

Join us Wednesday, April 22nd at 5:00pm for the Virtual Annual Meeting!

[More Details](#)

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🎓 New year, new opportunities!

If you're a high school senior or college student and a member of an Iowa credit union, don't miss your chance to apply for the Warren A. Morrow Memorial Scholarship. Awards range from \$1,000–\$3,000 and can help offset tuition, books, or other education expenses.

📅 Deadline: February 6, 2026

[Apply Today!](#)



**Now Available: FCT Insurance**

We're excited to now offer FCT Insurance through our partnership with First Community Trust — bringing you trusted protection solutions to help safeguard your financial future.

From Medicare\* and long-term care coverage to life and disability insurance, and annuity options, FCT Insurance helps you protect what matters most.

Planning for your future involves many interconnected pieces. Bringing insurance solutions together with FCT's investment, retirement, and trust services creates a more seamless, personalized experience under one roof — all through your FCT advisor.

Explore your options today at [fctrustinsurance.com](https://fctrustinsurance.com).

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



Game On!  

Turn everyday transactions into championship moments with Game Day Rewards!

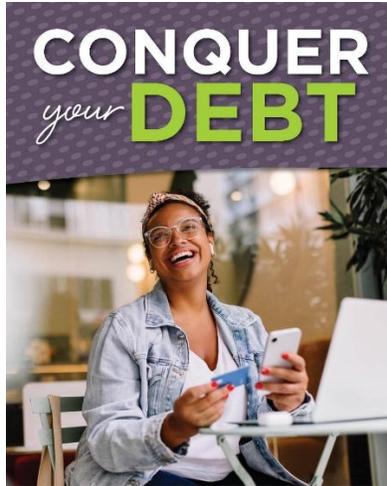
Use your Midland debit card now through Mar. 31, 2026, and you'll be automatically entered to WIN. Every swipe = another shot at amazing prizes!

→ Grand Prize: \$500 SHAZAM gift card

→ Monthly Winners: \$50 SHAZAM gift card

\*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 January 1, 2026 through March 31, 2026. Visit <https://www.shazam.net/services/marketing/sdr-rules> for official rules and complete contest details. All rights reserved.

[Let the games begin!](#) 



Experience more JOY & less stress when you consolidate your debt!

Move high-interest credit card balances to a Midland Mastercard® and enjoy:

 A low 12-month promotional rate

 No balance transfer fees

 More money in your pocket

[Apply online today and start feeling the relief](#)

\*Special reduced annual percentage rate (APR) is valid on qualifying balance transfers posted on or between January 2, 2026 and March 31, 2026. Promotional rate is good for 12 months from the first qualifying transaction post date, after which the promotional interest rate will return to the individual cardholder's standard rate at the completion of the offer cycle. The APR is not valid on purchases or cash advances. See your credit card statement for further details. All loans are subject to approval. Some restrictions may apply.



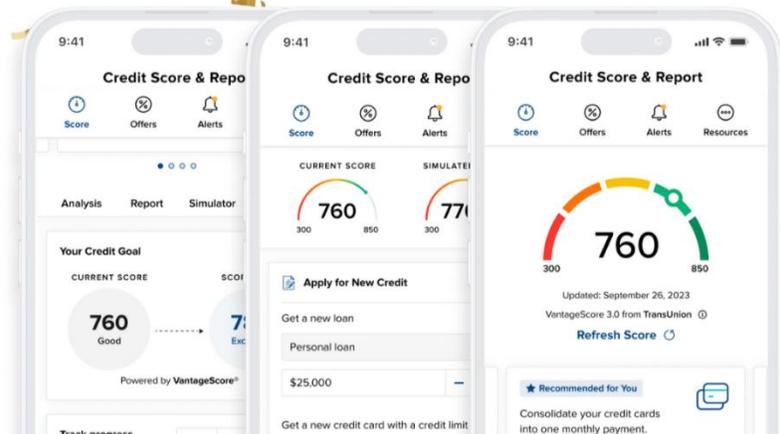
Need a Winter Escape? A Midland Mastercard® Rewards credit card can help get you there:

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

[Apply now to start planning, spending, & earning today!](#)

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# New Year. New Goals. New Score. New You.



 Your financial goals deserve the right tools. With SavvyMoney-Credit Score, you can set goals, track progress, and explore tailored offers based on your credit profile. You'll also benefit from:

- ◆ Ongoing credit monitoring
- ◆ Dispute support for reporting errors
- ◆ Alerts that keep you informed and protected

It's FREE, easy, and built right into our online banking and mobile app!

[Log in to get started today](#)

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 **Dreaming about homeownership?**

Whether you're just starting to plan or ready to buy, we'll help you understand your numbers, explore mortgage options, and use tools like your tax refund to your advantage. One step at a time — we've got you.

[Learn More & get started today](#)

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# 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](#)

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*I didn't*  
**KNOW**  
**MIDLAND**

**offers NO TRANSFER FEES when you transfer your high-rate credit card balances to a Midland Mastercard!**

The advertisement features a woman with long dark hair, wearing a white t-shirt and blue jeans, looking thoughtfully to the side with her hand on her chin. The background is a light green circle on a white background with a pattern of grey dots. The text is arranged in a hierarchy: 'I didn't' in a cursive font, 'KNOW' in large bold dark blue letters, and 'MIDLAND' in large bold green letters. Below this, a dark purple box contains white text stating the benefit of no transfer fees.

🎉 How about celebrating more flexibility & lower credit card interest in 2026?!

A Midland Mastercard® makes it easier to save with FEE-FREE BALANCE TRANSFERS that can help lower your monthly payments and free up funds.

[Make a smart move today!](#)

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Google Review

*"Long time member, first time poster. The staff at Midland has treated me with kindness and professionalism for 40 years. I lived out of state for 9 years and kept them as my financial institution because the service has always been that good."*

*Thomas J*

REVIEW US  
ON  
Google

☀️ Thank you, Thomas, for being a loyal Midland member-owner for four decades & sharing your story! ❤️ Members like you are the heart of what we do, and we are honored to serve you while making a positive impact in the communities we call home.

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

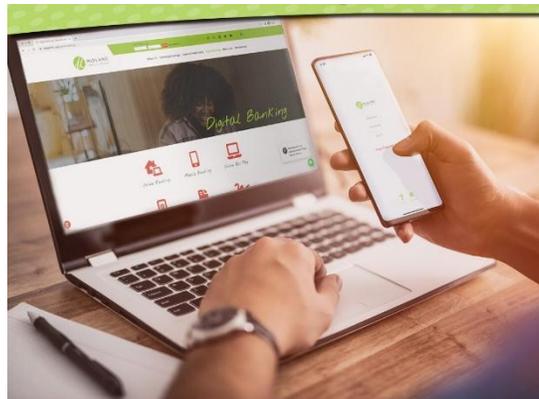
- [Urbandale](#)
  - [Bondurant](#)
  - [Council Bluffs](#)
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## Upcoming Holidays & Events



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- January 19th - Closed for Martin Luther King Jr. Day
    - February 16th - Presidents Day
  - February 21st - Board Member Application deadline
  - April 22nd - Save the Date: Annual Member Meeting
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Remember: with **DIGITAL BANKING**,  
we're never really closed!



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

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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](http://www.MidlandCU.org)





*2891 106th Street  
Urbandale, IA 50322*