

Federally Insured by NCUA

1909 Old S. Palmetto  
Sioux City, IA 51106



**Come**  
*Experience*  
**the difference!**

PH: 712-276-1328  
Fax: 712-276-1743

Midwest Community Credit Union Newsletter

[www.midwestcreditunion.com](http://www.midwestcreditunion.com)



## Are you looking for a loan?

**Midwest Community Credit Union offers all kinds of loans from Car, Home, Motorcycle and Signature loans at low rates and great terms. Call Heidi today 712-276-1328.**



### HO HO HO!!!

Short on Cash this Holiday Season?

Do a Skip a Payment.

Skip either your Nov or Dec loan payment for a small fee of \$25.00.

Excludes 1st and 2nd Mortgages.



Member Appreciation Day was a success. Thanks to everyone. Big thank you to our board members and staff. Thank you to all the members who helped bake for the sale. Cindy Fleckenstein, Barb Lensink, Sara Friedrichsen and Donna Spieler. We raised \$682.00 for Pay it Forward. A fun day was had by all.

## Christmas Loans

**We are offering Christmas loans starting Oct. 1st 2018**

**\$1500.00 at 5.9%apr**

**10 monthly payments of**

**\$150.00 with one final payment of**

**\$42.04.**

**To qualified borrowers.**



Remember when you vote this November that not every candidate is a friend of Credit Unions. Legislation passed the senate last year, which was pushed by the banks, to tax non-for-profit credit unions. Any excess revenue earned by credit unions is returned to you in the form of cheaper loans or increased rates on your savings accounts. A new tax could potentially eliminate these benefits. I encourage you to speak to your elected officials and candidates for state senate and state house on where they stand regarding credit unions. Feel free to reach out to me with any questions or concerns. Remember every vote counts.

## IMPORTANT

Effective December 31st, 2018 the Northside ATM (Leeds Pharmacy location) will no longer be available. We are sorry for any inconvenience this may cause you. Midwest Credit Union still offers the convenience of the Morningside and Downtown ATMs.



1909 Old South Palmetto and 401 Douglas Street. We are also on the Privileged Status network. Use those machines for free.

Midwest Community Credit Union offers FREE Mobile Banking so our Members can make mobile deposits, (deposit a check with your phone), transfer funds between your accounts, pay bills, check balances and so much more. All of our helpful staff will be happy to assist in setting up your accounts. Members can also go to the App Store and put in MWCCU and download the App today.



## Did you know?

We will be closed



Monday, October 8th for Columbus Day.

Monday, November 12th for Veterans Day.

Thursday, November 22nd for Thanksgiving.



We will be closing at 1pm on Monday, Dec. 24th for Christmas Eve.



Closed all day Tuesday, Dec. 25th for Christmas.

Monday, Dec. 31st at 4pm and closed all day Jan. 1st, 2019.

On Friday, November 23rd, 2018 we will have our Black Friday Gift card sale. The cost of Gift cards will be 1/2 price, instead of \$5.00 they will be \$2.50.



Our Christmas loan rate for one day only will be 4.9%apr - 1% off the loan rate.

Thursday, October 18th is International Credit Union day. Please join us in the Lobby for Cookies and Coffee and some special surprises to help celebrate Credit Unions.

Watch for our Pay it Forward baskets that we plan to raffle off at Christmas time. We will be doing special baskets full of many different gifts, gift cards and certificates all donated from our members. We will sell 1 ticket for \$5.00 or 3 for \$10.00. If you would like to donate to the basket please contact us.

How much money did the bake sale raise for Pay it Forward?

E-MAIL - Heidi@midwestcreditunion.com

## Congratulations!

We have a new addition coming soon. Congratulations to JoBeth and her husband Saul. They are expecting a boy in December. He will be joining their son Sebastian!



## Congratulations to Joe Uran

*He was the winner of our quiz last quarter! Joe read his newsletter and e-mailed us the answer! Joe won a \$10 gift card! It was just that easy! It could be you next time! Good luck!*

## HOURS OF OPERATION

### Lobby Hours

Monday 9:00am to 5:00pm  
Tuesday 9:30am to 5:00pm  
Wednesday 9:00am to 5:00pm  
Thursday 9:00am to 5:00pm  
Friday 9:00am to 5:30pm  
Saturdays DRIVE UP ONLY 9:00am to 12:00pm

### Drive up Hours

Monday 8:30am to 5:30pm  
Tuesday 9:30am to 5:30pm  
Wednesday 8:30am to 5:30pm  
Thursday 8:30am to 5:30pm  
Friday 8:30am to 6:00pm