



1909 Old S. Palmetto  
Sioux City, IA 51106



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

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Midwest Community Credit Union Newsletter

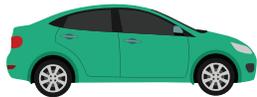
[www.midwestcreditunion.com](http://www.midwestcreditunion.com)



## TOUCH DOWN SPECIAL

Get suited up and join the Midwest Team.

Draw a football and get up to a half of percent (.50) off our already low rates.  
This is good for cars, motorcycles, boats and home equity.



New car rate - 2.99%apr for 60 months  
Home Equity Loans - 3.99%apr



**IMPORTANT—MasterCard fraud has become a real problem for the Credit Union. The amount of money we have had to pay on fraud this year is extensive. The Board of Directors have made a decision to put a daily limit on MasterCard's with a high credit limit of \$2000.00 starting January 1st, 2020. If you need that daily limit raised for a purchase you can call us and let us know the amount and we will raise the limit for that transaction. We apologize for any inconvenience this may cause you but we are looking out for our members.**

CHRISTMAS LOAN—  
\$1500.00 AT 5.9%APR

\$150.00  
Monthly  
payments.



One final  
payment  
\$42.68



### MEMBER APPRECIATION DAY

**We had a wonderful turn out for Member Appreciation Day. We cooked more than 200 hot dogs!! We want to thank all the members**

**that baked for our Bake Sale— Cindy Fleckenstein, JoBeth Gomez, Barb Lensink, Mary Kolvek, Patty Ely, Donna Spieler and Sara Friedrichsen. We raised \$765.00 for Pay it Forward. I would like to thank the board for all their help that day. We could not have done it without you. Hope to see everyone next year.**

Traveling, buying on-line, want to give your teenagers access to debit card without linking it to a checking or savings account? You might want to purchase a reloadable CU Visa Travel Card.

You can get a pin number with this card and reload the card for only \$2.00. Save on fraud, overdrafts and just a feeling a security that they don't have access to your account.

The cards can be loaded up to \$5000.00 for just \$7.00 and we can reload them with just a phone call from you.

### Did you know?

- That Thursday October 17th, 2019 is International Credit Union Day. Stop by the office for cookies and coffee and help us celebrate Credit Unions.
- That we have e-statements. Go green and no longer have paper statements sent to you. You can sign up for e-statements on your on-line banking or call us for details.
- That the Credit Union has new exclusive design check with Midwest Logo on them. They come in duplicate and singles. Ask to see the new check when you come in and show your Midwest support .
- That we will be doing skip a payment on loans in the months of November and December for only \$25.00? Short on cash this holiday make arrangements to skip your loan payment. It does exclude 1st Mortgages and Home Equity loans.

### *We will be closed*



Mon., Oct. 14th -  
Columbus Day

Mon., Nov. 11th -  
Veterans Day

Thurs., Nov. 28th -  
Thanksgiving Day



Tues., Dec 24th at Noon -  
Christmas Eve

Wed., Dec. 25th - Christmas Day

Tues., Dec. 31st at 2 pm -  
New Years Eve

Wed., Jan. 1st -  
New Years Day



Miembros de Midwest Credit Union tendremos un prestamo para Navidad \$1500.00 por doce meses con pagos de \$150.00 por mes o semanalmente, intereses de 5.9%apr con solo diez pagos de \$150.00 mensuales o semanales.

Recuerda fechas importantes vienen. Si puede viajar, hable con nosotros para poner sus tarjetas que viajaran y donde viajaran y el period de tiempo.

Tambien vendemos tarjetas de debito prepagas "CU Money" que puede comprar alli mismo en la oficina, el costo ed de \$7.00 por la tarjeta. Se puede usar en cualquier pais fuera de los Estados Unidos. Para recargar fondos el costo es de \$2.00 cada vez que se deposita dinero en las t tarargeta. Se actova con un minimo de \$100.00 a \$5000.00. Estas tarjetas se recomiendan para que no usen sus tarjetas que van directament a sus cuentas bancaris y no corran el rieso de fraude en sus cuentas

### Black Friday Sale



Friday November 29th,  
2019 we will have our  
Annual Black Friday Sale.

Christmas loans one day only will be 4.9%apr  
for \$1500.00 with a payment of only \$150.00 a  
month.

All Christmas gift cards will cost only \$2.00  
each. Can be loaded up to \$1000.00.

First 50 members will get a \$1.00 Christmas  
scratch ticket. Good Luck!!!

Due to fraud, what will be the daily limit on MasterCard's starting January 1st, 2020?

E-MAIL : Heidi@midwestcreditunion.com

*Congratulations to Dale Stark the winner of our last  
quarter newsletter. Dale read his newsletter and  
e-mailed us the correct answer.*

*Dale won a \$10 gift card. It was that easy.  
It could be you next! Good Luck.*

## HOURS OF OPERATION

### Lobby Hours

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

Saturday DRIVE UP ONLY

### Drive Up Hours

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

9:00 am to 12:00 pm