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**the difference!**

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Midwest Community Credit Union Newsletter

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

## Important News

On October 1st, 2021 Midwest Community Credit Union will be converting to a new core processing system. This change will affect your online banking, mobile banking and debit cards. There will be no changes to your account number or routing number. If you have bills debited directly from your checking account they will continue to do so. If you have your checks direct deposit there will be no changes to this process.



There will be many changes for the staff to learn a whole new system. We are excited for the changes and look forward to working with our new core processor all year for a smooth transition. We will continue to update you throughout the year. This is an exciting time for your credit union.

The Board and Staff of Midwest Community Credit Union would like to take this opportunity to thank everyone for their support during 2020. We know that it has been a challenging year for many of our members and the staff.

We do appreciate everyone's understanding on our lobby closing due to the pandemic.

We look forward to serving all your needs in 2021.

Thank you to St Mark's Lutheran Church quilters. With the donation of one of their quilts for our raffle we were able to help 32 families and The Siouxland Food Bank and The Soup Kitchen.

Thank you everyone for your continued support of our pay it forward program.

## Welcome Heather Campbell

Heather joined the Midwest Community Credit Union as the new Assistant Manager in November of 2020. Heather comes to us from the Sioux City Musketeers where she worked for 16 years and was their office manager. Heather has one son, Braeden who is a junior at East High School, where he is on the golf team. Joey, her fiancé, works for Lowes. In her spare time she loves Hallmark and Netflix movies and cuddling with her cats, Leo and Shadow. Heather looks forward to meeting all the members. Welcome Heather.



## NEW HOURS

Starting Friday January 8th, 2021 the Lobby will be CLOSING at 5:00 pm  
Drive up will be CLOSING at 5:30 pm.

All other hours will remain the same.  
Remember we are open Saturday morning  
Drive Up only from 9 am to Noon.  
Thank you.

## NEW YEAR - NEW CAR - NEW LOW RATE



### JANUARY LOAN SPECIAL!

1.90%APR up to 60 months  
2018 - 2020 - 2.90% up to 60 months

2nd Mortgage Rate  
2.99%APR up to 15 years.

Call Heidi for more  
details.  
712-276-1328



## Did you know:

That we have Travel CU cards?

When the cards are activated you can issue a Pin number. Use as a credit or debit card. This card can be loaded up to \$5000.00 and is not attached to your checking account. Use online to order or while traveling without worry of fraud.

That we have Christmas Clubs?

Put money away all year long and at Christmas time you will have money for the Season. If you put away \$10.00 a week you will have \$520.00 to spend!

That we have a Penny the Pig account for kids 12 and under?

Every time you put \$10.00 in your Penny the Pig account you can pick a prize. Teach your children how to save.



### Carta de noticias en español

Miembros de la cooperativa de Midwest Community Credit Union, nuestro lobby continuará cerrados hasta el 19 de Enero de 2020. A partir del 8 de Enero de 2020, nuestro horario del lobby para el viernes será de 8:30 am - 5:30 pm a través del horario del vestíbulo será 9 am - 5 pm.

Nos gustaría pedir a nuestros miembros que continúen actualizando toda la información de sus cuentas. Este año nos prepararemos para convertir este año en un nuevo corprocesador.

Nos gustaría dar las gracias a nuestros miembros por otro año consecutivo. Felices Navidad y prospero ano nuevo estancia segura 2020 ha sido un año duro para todos. ¡Lo mejor está por venir!

### Interest rates on mortgages are low!

If you are interested in refinancing your home to lower your rate, pay off some bills, or remodel your house now would be the time to get the equity out of your house.

Interest rates are at a low!

Give us a call so we can put you in touch with Scott Riemenschneider, our mortgage specialist with Premier Lending.



P R E M I E R  
LENDING ALLIANCE



***We will be closed  
Monday, January 18th, 2021  
for Martin Luther King Jr. Day***

## 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 5:00 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 5:30 pm

9:00 am to 12:00 pm