

COMMUNICATOR



Board Of Directors

Russell Peterson
Kirk Mahr
Kathleen Carey
Patricia Brazier
Janet Kramer
John Puchtel

** Volunteer Needed*

SUPERVISORY COMMITTEE

Greg TaBelle
Junelle Bernard
Karen Jones

CREDIT MANAGER
Will McDonald

STAFF
Becky Lindman
Diane Foley
Alyssa Brazier

2019

Holiday Hours

Independence Day .. July 4
Labor Day Sept 2

Fridays, May through
October..Close at 1:00 pm

Midland Co-op Credit Union

5210 Central Ave NE
Suite 200
Minneapolis, MN 55421

Phone: 763-572-1368
Fax: 763-572-1580

staff@midlandcoopcu.com
www.midlandcoopcu.com

Office Hours:

Monday – Thursday
8:00 AM to 4:30 PM
Friday 8 am to 1 pm

YOU'VE WORKED HARD TO BUILD EQUITY IN YOUR HOME. Now put that equity to work for You.

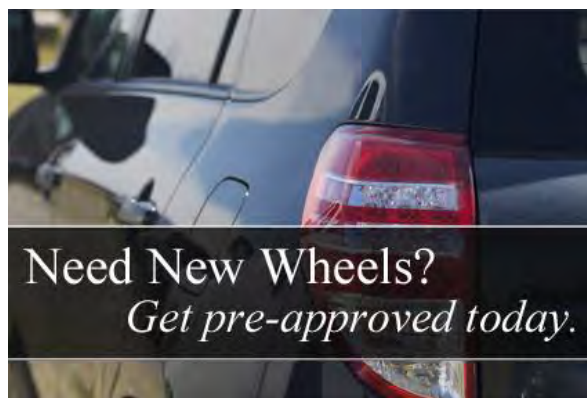
A home equity loan is a loan secured by a second mortgage and allows you to borrow money for any worthwhile purpose using the equity in your home as collateral for the loan. *The interest on this loan may be deductible, when within IRS guidelines. Consult your tax advisor for more information.

- A Primary Property Located In Minnesota
- Minimum Loan Amount of \$10,000 and a Maximum Of 80% of the calculated Loan To Value.

Rates

- 5-Year Term = Prime Rate
- 10-Year Term = Prime Rate + 0.25%
- 15-Year Term = Prime Rate + 0.50%
- Minimum Monthly Payment of \$150.00
- **Fifty Percent (50%) Of Your Closing Costs Refunded** for loans over \$20,000 and in place for 60 months.
- One-Time Payout
- No Points or Annual Fees

Contact us for more information and the application process.



Whether your summer travel plans include a cross-country road trip for the family vacation or simply navigating cross-town traffic to get to work, make sure your vehicle is up to the task. If it's not and new wheels are in order, visit the credit union for a low rate pre-approved Vehicle Loan. With a pre-approved loan from the credit union, you have the freedom to shop for the vehicle that you want, not the one a dealer is trying to sell you.

Rates posted include a 0.50% APR discount for repayment of loan with Payroll Deduction or Automatic Payment. Other rates and terms available. Rates do not vary based on credit score. Rates effective through 09/30/19 and subject to change at any time.

—Dividend— NEWS

Your Board of Directors has set the Annual Percentage Yield for 2nd Quarter 2019

\$25.00 and over	0.10 %
<i>Under \$25.00</i>	No Dividend
<i>Christmas Club</i>	0.10 %

Services & Solutions *at your Credit Union*

SHARE SAVINGS

Savings Accounts
Christmas Club
NCUA Insured

CHECKING (Share Drafts)

FREE Checking accounts
Overdraft Protection

VISA Cards

VISA Check Cards
VISA Credit Cards
Reloadable PrePaid VISA Cards

CONSUMER LOANS

Autos
Recreational Vehicles
Share Secured
Mortgage – FirstClassCorp.com
Home Equity Loans
Personal/Debt Consolidation
SallieMae Smart Loan®
MEMBER'S CHOICE® Credit Life &
Credit Disability Insurance
Skip-A-Payment Program

eSERVICES

Online Banking
eStatements
Bill Pay

SERVICES

Auto Purchasing - CUAutomn.com
Notary Public

On the Flip Side:

- Home Equity Loans
- Dormant Accounts
- Mortgage Checkup

You Deserve a Better Credit Card:
Request the Credit Union VISA Credit Card.

1.99% APR*
FOR 9 MONTHS

when you transfer an existing balance to our credit union credit card between June 1, 2019 and August 31, 2019

No Balance Transfer Fee

Apply at <https://mycucard.com>

Balance transfers completed 6/1/2019 through 8/31/2019 will receive 1.99% APR* for 9 months from the posting date of the balance transfer. After the promotional timeframe expires, remaining balances will migrate to the standard variable APR applicable on your account. No balance transfer fee. Please call 1-888-415-6154 or visit <https://mycucard.com> for complete details. *APR = Annual Percentage Rate

MCCU's Dormant Account Policy

We Value You and don't want to lose you as a member. Please consider one of our many services to help you save money, make your life easier and help you reach your financial goals.

We assess a Dormant Account Fee for members who have no activity for 12 months and have a balance below \$100 and are over the age of 19. This fee is \$5 a quarter and can be avoided by doing a transaction on your account, having at least a \$100 balance or using our convenient eStatement service.

Contact us for all our services or visit www.midlandcoopcu.com .



Free, No-obligation. Mortgage Checkup.

WE PROUDLY RECOMMEND OUR LOCAL PARTNER:



Contact Casey or Brady at 763-416-6789 or visit www.firstclasscorp.com | NMLS 322842

LOAN GUIDE		July 2019	
Type of Loan	APR	Loan Up To	Terms
Home Equity (<i>Minnesota Homestead</i>)	Fixed - Call for Rates	80% of available Equity	Up to 180 months
Share (<i>Savings</i>) Loan	As low as 2.49% ¹ ^{36 mos.}	Share Balance	Other Rates & Terms Available
New Autos:	2.49% ² / 2.99% ³ / 3.49% ⁴ / 3.99% ⁵	100% of Purchase Price*	Up to 72 months
Used Autos: 2016 and newer	2.49% ² / 2.99% ³ / 3.49% ⁴ / 3.99% ⁵	100% of NADA Retail*	Up to 60 months
2014-2015	2.99% / 3.49% ^{1,3}	100% of NADA Retail*	Up to 48 months
2012-2013	3.49% ^{1,2}	100% of NADA Retail*	Up to 36 months
2011 and Older	3.99% ¹	100% of NADA Retail*	Up to 24 months
Salvaged Title/Repairable	5.49% ¹	80% of NADA Retail*	Terms vary
Recreational Equipment (<i>ATVs, Boats, Motorcycles, Motor Homes, 5th Wheel, Travel Trailers, Personal Watercraft and Snowmobiles, etc.</i>)	3.49% ¹ 3.99% ¹ 4.99% ¹ 5.49% ¹ 5.99% ¹	New-100% of purchase price* Used-90% of NADA value	0 to \$ 9,999 up to 48 mos \$10k to \$19,999 up to 60 mos \$20k to \$29,999 up to 72 mos \$30 to \$49,999 up to 84 mos Over \$50,000 up to 120 mos
Home Improvement	9.99% ¹	\$10,000.00	Up to 60 months
Debt Consolidation/Personal Signature	9.99% ¹	\$10,000.00	Up to 12 months

¹ 0.50% APR discount for automatic payment ² 36 months/ ³ 48 months/ ⁴ 60 months/ ⁵ 72 months

Current Promotional Rates subject to change without notice. *Excludes Extended Warranties. Larger Vehicles may be eligible for longer terms.

