

COMMUNICATOR



Board Of Directors

Kathleen Carey
Patricia Brazier
Janet Kramer
John Puchtel
Michelle Brazier

SUPERVISORY COMMITTEE

Greg TaBelle
Junelle Bernard
Karen Jones

CREDIT MANAGER
Will McDonald

2021

Holiday Hours

Good Friday Close at Noon
Memorial Day May 31
Independence Day .. July 5

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

81st ANNUAL MEETING

The Eighty First (81st) Annual Meeting of shareholders (members) of the Midland Co-op Credit Union will convene **Thursday, May 20th, 2021 at the Credit Union, 5210 Central Ave (52nd and Central Ave NE), Columbia Heights, Minnesota at 6:00 p.m. to consider such business as may properly come before the meeting.**

Kathy Carey, Secretary

Refreshments will be available at 5:30 pm

Please wear a face mask and practice social distancing.

Ballot Enclosed. Vote Today!

DIVIDEND NEWS

Annual Percentage Yield for
1st Quarter 2021

\$25.00 and over	0.04 %
Under \$25.00	No Dividend
Christmas Club	0.04 %

Services & Solutions at your Credit Union

SHARE SAVINGS

Savings Accounts
Holiday Club
Federally Insured by NCUA

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
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

Credit Union Auto Loans

Drive Away With a Better Rate



The point of refinancing is to get a better deal – a lower interest rate could result in hundreds of dollars in savings while a longer term may make paying off the debt easier on your budget, even if it doesn't result in lower interest costs.

New AUTOS 2.99% APR* up to 36 months

Other Rates and Terms available 100% financing on new vehicles and up to 100% of the NADA Retail Value on pre-owned. Salvaged/Repairable financing available at 5.49% APR, terms vary.

Recreational Vehicles 3.99% APR* up to 48 months

Rates and Terms up to 120 months *APR = Annual Percentage Rate. 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 06/30/2021 and subject to change at any time.

On the Flip Side:

- First Class Mortgage
- Dormant Accounts
- Skip-A-Payment



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.

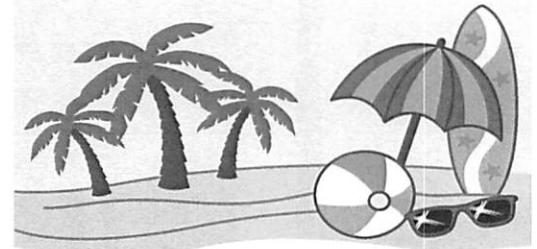
Contact us for all our services or visit www.midlandcoopcu.com.

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



Have some summer fun by applying for our Skip A Payment Program

Give your budget a break with Skip-A-Payment. Skip-A-Payment allows you to defer payment on certain consumer loans. Contact the Credit Union for info.

LOAN GUIDE			April 2021
Type of Loan	APR*	Loan Up To	Terms
Share (Savings) Loan	As low as 2.49% ¹ 36 mos.	Share Balance	Other Rates & Terms Available
New Autos: 2020-2021	2.49% to 4.49% ¹	100% of Purchase Price*	Up to 84 months
Used Autos: 2018-2019	2.49% to 4.99% ¹	100% of NADA Retail*	Up to 72 months
2016-2017	2.99% to 4.49% ¹	100% of NADA Retail*	Up to 48 months
2014-2015	3.49% to 3.99% ¹	100% of NADA Retail*	Up to 36 months
2013 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	3.99% ¹	New-100% of purchase price* Used-90% of NADA value	0 to \$ 9,999 up to 48 mos
(ATVs, Boats, Motorcycles, Motor Homes,	4.49% ¹		\$10k to \$19,999 up to 60 mos
5th Wheel, Travel Trailers, Personal Watercraft	5.49% ¹		\$20k to \$29,999 up to 72 mos
and Snowmobiles, etc.)	5.99% ¹		\$30 to \$49,999 up to 84 mos
	6.49% ¹		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 * Annual Percentage Rate

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