

COMMUNICATOR



Board Of Directors

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

** Volunteer Needed*

SUPERVISORY COMMITTEE

Greg TaBelle
Junelle Bernard

** Volunteer Needed*

CREDIT MANAGER

Will McDonald

STAFF

Becky Lindman
Diane Foley
Ashley Koehler

2019

Holiday Hours

MLK, Jr. DayJan 21
Presidents DayFeb 18
Good Friday Close at Noon
Memorial DayMay 27

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 – Friday
8:00 AM to 4:30 PM



We are in need of a Supervisory Committee member as well as a Board Member or Credit Manager. No experience necessary, just a willingness to serve your fellow members.

The Board approves policies, monitors delinquency, investments, membership and expenses of the Credit Union. The Supervisory Committee spot checks the loan files, investments and accounting semi-annually. The Credit Manager approves loans written according to loan policy terms, discusses 'problem' applications with the Manager and brings loan rates to the Board when a need for change is felt.

Interested in seeing what it's all about? Join us for a monthly meeting or contact Becky or Diane.



AUTOs

2.49% APR*

**up to 36
months**

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.

AUTOs 2.49% 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 3.49% 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 03/31/19 and subject to change at any time.

—Dividend— NEWS

Your Board of Directors has set the Annual Percentage Yield for 4th Quarter 2018

\$25.00 and over	0.05 %
<i>Under \$25.00</i>	No Dividend
Bonus	0.50 %
Christmas Club	0.05 %
Bonus	0.50 %

Services & Solutions

at your Credit Union

SHARE SAVINGS

Savings Accounts
Holiday 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:

- Annual Meeting
- Dormant Accounts
- Online Banking

New *Online Banking* requires Re-Enrollment to continue receiving eStatements

In May 2018 we notified members of our Home Banking change. This change has a new look and features to the product that will allow us to provide a better service to our members.

If you have not enrolled since this change in May, you will need to do so to continue receiving Electronic Statements.

Directions: Enroll/ Re-enroll

Visit our home page at www.midlandcoopcu.com.

From the website, select "Login to Online Banking" in the top right of the page.

- Select "Enroll".
- Agree to the terms.
- Enter your existing account number. Ex: 0100####0
- Create a **new User ID and Password**.
- Answer the questions presented.

If you need assistance please call (763) 572-1368.

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.



**Wednesday, April 17,
2019 at the Credit Union.**

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		January 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% ^{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	3.49% ¹	New-100% of purchase price* Used-90% of NADA value	0 to \$ 9,999 up to 48 mos
(<i>ATVs, Boats, Motorcycles, Motor Homes,</i>	3.99% ¹		\$10k to \$19,999 up to 60 mos
<i>5th Wheel, Travel Trailers, Personal Watercraft and</i>	4.99% ¹		\$20k to \$29,999 up to 72 mos
<i>Snowmobiles, etc.)</i>	5.49% ¹		\$30 to \$49,999 up to 84 mos
	5.99% 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 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.

