



**MIDWEST
MEMBERS**
Credit Union

CELEBRATING 90 YEARS



TAKE 5

90th Anniversary!

This month marks our 90th anniversary! We are gearing up to celebrate this milestone throughout the entire year, so stay tuned to find out how you can be a part of the various festivities. You can find information on Facebook, Instagram, and X (formerly Twitter).

A Little Bit of History

In January 1935, eight employees of the Shell Refinery in Wood River, IL, banded together to form Shell Wood River Federal Credit Union. The eight deposited a total of \$57.00. The credit union was established to provide low-cost financial services to Shell employees and their families. Over the years other groups have joined our field of membership.

In June 2000, the Board of Directors decided to chart a new course for the credit union, one that would enable us to continue to grow and to stay competitive by providing new and better services for our membership. A Community Charter was a major step in that direction. This charter will enable us to diversify by adding new members throughout Madison County, IL.

To better reflect our field of membership in October 2001, the Board of Directors decided to make another change. A name change- Shell Community Federal Credit Union. The new name, which features the word “community,” better reflects our field of membership and will enable us to continue to grow.

May 2016, Shell Community Federal Credit Union begins commerce as Midwest Members Credit Union. MMCU now serves ten local counties. We are dedicated to providing support to our members, our staff, and the communities in which we live and work.





MIDWEST MEMBERS
Credit Union

CELEBRATING 90 YEARS

COMMUNITY

October Jeans Days

In October, our Jeans Days fundraiser was collected to support our annual “Paint the CU Pink” promotion. We chose the Kellsie’s Hope Foundation as the recipient. Similar to Make a Wish, this wonderful organization helps families impacted by childhood cancer, granting wishes to give families a chance to make memories and take a step away from the stresses of living with cancer. In addition, Money Dog participated in the Mascot Parade at the Illinois Credit Union League Annual Convention, raising even more funds for this very deserving organization.



HOLIDAY SCHEDULE/ UPCOMING EVENTS

- January 1 - Closed - *New Year’s Day*
- January 20 - Closed - *MLK Jr. Day*
- February 17 - Closed - *Presidents Day*

November/December Jeans Days

Our November and December fundraiser is always pooled together and used to buy Christmas presents for children who may not otherwise receive any holiday gifts. We raised over \$1100 to purchase both practical and fun items for three families in three different school districts within our local community.



**MIDWEST
MEMBERS**
Credit Union

CELEBRATING 90 YEARS

COMMUNITY

Breakfast with Santa

Every year, the Wood River Parks and Recreation Department hosts the Breakfast with Santa event at the Round House. Midwest Members staff members grill sausage, cook pancakes, and serve area families while they enjoy a visit with Santa Claus. The meal is complete with coffee, juice, and milk. Typically, there are raffle prizes up for grabs for the kids. This year, we served a whopping 250 meals.





MIDWEST MEMBERS Credit Union

CELEBRATING 90 YEARS

NEWS

New Online Banking!

We are introducing a new online banking experience in January, and so it is very important that we have your correct information in our system. Please take a moment to call or chat with us online to be certain that your information is up to date. Thank you!
618-254-0605 www.midmembers.org

NEW YEAR, NEW ONLINE BANKING!

We're working hard to improve our services for our members. But we need your help!

To register for our new online banking system, you will need to verify we have the correct information. Please contact us today to verify or update your information.

Personal Accounts:

- Social Security Number
- Date of Birth
- Zip Code
- Numbers in Your Street Address

Business Accounts:

- Email Address
- Phone Number
- Zip Code
- Numbers in Your Street Address

Coming January 2025





**MIDWEST
MEMBERS**
Credit Union

CELEBRATING 90 YEARS

FTC Consumer Advice

Helping Veterans and Military Families Battle Financial Fatigue

Despite the best of intentions and careful planning, you may find yourself facing a financial challenge when you least expect it. A furlough, layoff, illness, or emergency can crop up suddenly. Life can be full of surprises for veterans and military families, so, when faced with unexpected expenses or loss of income, what can you do to keep yourself afloat and your finances on track?



- 1. Talk to your lenders and creditors** to discuss options for your credit card balance, car payment, student loan, or your home loan. There are no guarantees your lenders can offer a solution but it's worth asking. The longer you wait, the fewer options you'll have.
- 2. Consult a Personal Financial Manager.** They can help you figure out options related to adjusting your budget (even temporarily), managing your credit and debt, and applying for emergency financial help. Use Military OneSource's Military Installations directory or the Department of Defense Office of Financial Readiness's directory of PFCs to find a financial manager or counselor near you. Can't get to base? Check out other military financial counseling options.
- 3. Get free, legitimate help.** To access emergency funds, reach out to one of the military relief societies: Air Force Aid Society, Army Emergency Relief, Coast Guard Mutual Assistance, or Navy-Marine Corps Relief Society.

Before you get a payday loan, cash advance loan, or a car title loan, explore whether you might have less expensive options, like a loan from a bank or credit union, or borrowing from family or friends. Know that the law protects military servicemembers and your dependents: the Military Annual Percentage Rate on payday loans and many types of consumer credit cannot be more than 36%.

Check out DoD's Office of Financial Readiness for other resources to help you navigate your finances, including Budgeting in Uncertain Times. Visit <https://consumer.ftc.gov/consumer-alerts/2024/11/helping-veterans-and-military-families-battle-financial-fatigue> to read more.



**MIDWEST
MEMBERS**
Credit Union

CELEBRATING 90 YEARS

FTC Consumer Advice

Three Ways Scammers Try to Steal Your Money

We recently shared advice to help you safeguard the personal information in your accounts, on your computer, and on your phone to protect it from identity theft. But scammers aren't just after your data. They want your hard-earned cash, too. Here are some common scams to watch out for.

Fake Fraud Alerts

Scammers pretend to be your bank and companies you might know and send messages about a supposedly suspicious transaction. If you reply, they call you and tell an elaborate story about fraud using your identity. They promise to help but instead drain your account.

What to do: Don't click on a link in an unexpected message. If you think the message might be legitimate, contact the company through their official app, website, chat, or customer service phone number. Don't call back the number that called you or a number someone left in a voicemail or text message.

Fake Investment Opportunities

Scammers reach out to people through social media with "special" opportunities to invest in cryptocurrency. They guarantee big returns with little or no risk. If you take the bait, they direct you to a spoofed site where you think you're investing. But you're not. It's a fake site. After they've gotten as much as they think they can get from you, they shut down the bogus website and disappear with your money.

What to do: Don't believe anyone who guarantees you can earn a lot of money on an investment with little or no risk. All investments have risks so research the opportunity before you invest.

Fake Invoices

Scammers send you a bogus email about renewing a subscription or membership you never signed up for. For example, they might pretend to be from Geek Squad, Best Buy's tech support service. The email says they'll charge you hundreds of dollars to renew your membership unless you call to cancel within 24 hours. If you call (which you should not do) the scammers ask for remote access to your computer, install spyware, and drain money from your bank account.

What to do: If you think the message might be legitimate, contact the company through their official app, website, chat, or customer service phone number.

If you see a scam like these, or any other scam, report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud). Visit <https://consumer.ftc.gov/consumer-alerts/2024/10/three-ways-scammers-try-steal-your-money> to read more.





**THERE ARE MORE REASONS THAN EVER TO LOVE BEING A MEMBER OF
MIDWEST MEMBERS CREDIT UNION.**

YOUR CREDIT UNION MEMBERSHIP IS ABOUT THE TRUST AND CARE OF COMMUNITY, BUILT AROUND WHERE YOU LIVE, WORK AND PLAY. THAT'S WHY CREDIT UNION MEMBERSHIP SAVES YOU MONEY THROUGH EXCLUSIVE MEMBER-ONLY OFFERS THROUGH OUR TRUSTED PARTNERS. THROUGH LOVE MY CREDIT UNION REWARDS, CREDIT UNION MEMBERS HAVE SAVED OVER \$2 BILLION WITH OFFERS LIKE THESE.

- » **TRUST & WILL:** MEMBERS GET EXCLUSIVE SAVINGS OF 20% OFF ANY ESTATE PLAN WITH TRUST & WILL.
- » **TURBOTAX:** GET A BIGGER DISCOUNT THIS TAX SEASON WITH **SAVINGS OF UP TO 20%** ON TURBOTAX FEDERAL PRODUCTS.
- » **H&R BLOCK:** MEMBERS CAN **SAVE UP TO \$25** ON IN-OFFICE TAX PREP AT H&R BLOCK.
- » **TRUSTAGE HOME & AUTO INSURANCE PROGRAM:** GET EXCLUSIVE MEMBER PRICING AND A FREE, NO-OBLIGATION QUOTE BY CALLING 800-789-6286.
- » **RENTAL KHARMA:** BUILD YOUR CREDIT HISTORY WITH RENT AND SAVE UP TO 30% ON RENTAL KHARMA.

LEARN ALL ABOUT HOW YOUR CREDIT UNION MEMBERSHIP GETS YOU ALL THESE EXCLUSIVE SAVINGS AND MORE AT LOVEMYCREDITUNION.ORG. CHECK THEM OUT AND START ENJOYING CREDIT UNION MEMBER BENEFITS YOU NEVER KNEW YOU HAD.

[HTTP://LINKS.LOVEMYCREDITUNION.ORG/CLIENT/LOVE_MY_CU/BANNER/?BID=5366&CAMPID=36&CLIENTSID=68684&SID=1](http://LINKS.LOVEMYCREDITUNION.ORG/CLIENT/LOVE_MY_CU/BANNER/?BID=5366&CAMPID=36&CLIENTSID=68684&SID=1)

YOUR CHILD'S COLLEGE EDUCATION IS IN YOUR HANDS

Will your current portfolio meet your future needs of financing one or more college educations? And what are the tax implications of your present investments?

If you're not sure about the answers, it may be time to consider an objective evaluation. My investment guidance is tailored to help you reach your goals—now and in the future.

Call today for more information or to schedule a consultation.



Dale Alcorn
Financial Consultant

101 Wesley Drive
P.O. Box 619
Wood River, IL 62095
O] (618) 254-0605
C] (618) 266-8400
F] (618) 254-9219
dale.alcorn@lpl.com



Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Midwest Members Credit Union **is not** registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using LPL Financial located at Midwest Members Credit Union, and may also be employees of Midwest Members Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of Midwest Members Credit Union.

Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
---	------------------------------------	---	-----------------------