



**MIDWEST  
MEMBERS**  
*Credit Union*  
CELEBRATING 90 YEARS



# TAKE 5

## 90th Anniversary Celebration

On April 9, we commemorated our milestone 90th Anniversary by hosting a RiverBend Growth Association Member Mingle at our Wood River branch. The event was well attended, and our amazing staff came together to enjoy an evening in celebration of all we've accomplished over the past 90 years.





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# COMMUNITY

## April Jeans Days

In April, our Jeans Days fundraiser supported Refuge. This organization is dedicated to providing “hope and healing to children in Madison County.” They offer counseling and support to children (and their caregivers) who have been victims of violence, neglect, or abuse.



### HOLIDAY SCHEDULE/ UPCOMING EVENTS

July 4 - Closed - *Independence Day*  
September 1 - Closed - *Labor Day*

## May Jeans Days



In May we chose to support the Disabled American Veterans Club Chapter #53 in Granite City. They offer a variety of services to disabled veterans and their widows.

## June Jeans Days

Hope Animal Rescues is the recipient of our June Jeans Days funds. They rescue dogs of all ages and breeds, often taking the dogs from other facilities that would euthanize them and giving them a chance at life. Potential adoptive pet parents go through an application process prior to choosing a new best friend.





## ***Easter Ham Giveaway***

Every year, we partner with the Crisis Food Center in Alton to give away hams and sides to those in need for Easter. This is always a much anticipated event both for the community as well as our employees, who take pride in volunteering to assist families in need.



## ***Pup Crawl***

The Pup Crawl (that's a pub crawl + dogs) is always a fun event. We get to hang out downtown Alton by the bridge and play with dogs as we hand out fun giveaways.





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## Alton River Dragons

We had the great pleasure of partnering with the Alton River Dragons baseball team for kids night. Replica River Dragon jerseys bearing a Midwest Members Credit Union logo were given away to all the kids who attended. In a play on the classic duck carnival game, kids chose a rubber dragon from a tub of water to find out which prize they would win. Sunglasses, cooling towels, throwing discs, color changing cups, and even stuffed dragons flew off our shelves and brought smiles to all the children and adults who accompanied them. Our mascot, Money Dog, threw out the first pitch and got the game rolling.



## All-Wheels Car Show

Another favorite event in the downtown Alton area is the car show. There are so many beautiful and interesting vehicles to look at, and the weather was nearly perfect. We gave out insulated cups, throwing discs, sunglasses, and cooling towels, which were a hit on a hot sunny day.





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# ***FTC Consumer Advice***

## ***Credit Scores***

Your credit score can affect whether you'll qualify for things like credit cards, auto loans, and mortgages — and how much you'll pay for them. Cellphone companies and companies selling auto and home insurance also use credit scores. The higher your score, the better. To improve your credit score, focus on things like paying your bills on time, paying your outstanding balances, and avoiding opening several new accounts at the same time.



### **What's a credit score?**

A credit score is a number — typically between 300-850 — that estimates how likely you are to repay a loan and make the payments on time. Credit scoring systems calculate your credit score in different ways, but the scoring system most lenders use is the FICO score.

Your credit score is based on information in your credit report. Businesses use your credit score to help decide whether to give you credit and what the terms will be — including what interest rate you'll pay to borrow money.

A high score means you have “good” credit, which means businesses think you're less of a financial risk. That means you're more likely to get credit like a loan or credit card.

A low score means you have “bad” credit, which means it will be harder for you to get credit. You're more likely to pay higher interest rates on credit that you do get.

Some insurance companies also use credit report information to help decide whether to give you insurance and what premium they'll charge. The credit scores used by insurance companies are sometimes called “insurance scores” or “credit-based insurance scores.”

Continue reading this article at: <https://consumer.ftc.gov/articles/credit-scores>



# ***FTC Consumer Advice***

## ***Scammers posing as SPCA and animal welfare staff***

Are you the parent of a fur baby? Then you know how tough it is when your cat, dog, or other adorable pet is sick, in pain, or injured. You'd do anything for them. Scammers are using that feeling to steal your hard-earned money.

Here's how the scam works. You get a call or text from someone who says they're a staff member at the local SPCA or another animal shelter. They tell you that your pet was hit by a car, and you need to pay \$500 right away to save them. Conveniently, they tell you exactly how to pay.

If you're at home with your pet, you'll know right away that it's a scam. If you aren't at home and you're worried, here are some steps to help stop the scammers in their tracks.

Call the shelter yourself. Look up the phone number of the shelter the person says they're calling from. Call them yourself to see if Boots, Rascal, or Thor is there.

Listen to how they tell you to pay. Scammers will insist you can only pay with cash, a gift card, a wire transfer, cryptocurrency, or a payment app. Those are ways that get scammers the money quickly...and make it hard for you to get it back.

Report the scam. If you encounter this, a different version of a pet scam (like fake pet ads), or any other kind of scam, fraud, or bad practice, tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

And if you wound up sending money to a scammer, here's what to do next.





**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.

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# 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.**



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