



# TAKE 5

## Mississippi Earthtones Festival

The Mississippi Earthtones Festival, located at the amphitheater in downtown Alton, is a top fave for MMCU employees. It's a full day of fun with food trucks, booths of handmade goods, pony rides, and demonstrations by the local non-profit organization, Treehouse Wildlife Center.





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## July Jeans Days

Our Jeans Days funds for July were provided to Sleep in Heavenly Peace, a national organization that builds beds for children who have no bed of their own. To date, they have built and delivered over 300,000 beds to children in need.



**NO KID SLEEPS  
ON THE FLOOR  
IN OUR TOWN!**

## August Jeans Days

In August we chose to support Churches on the Streets, a volunteer organization that provides aid to the homeless community, and children in particular, with food, clothing, and other needs.



## September Jeans Days

The Restore Network revolves entirely around supporting foster families to help them thrive through difficult circumstances. They offer “meals, clothes, beds, car seats, ongoing advocacy, prayers and support.”



### HOLIDAY SCHEDULE/ UPCOMING EVENTS

- October 13 - Closed - *Columbus Day*
- November 11 - Closed - *Veterans Day*
- November 27th - Closed - *Thanksgiving Day*
- December 24 - Closed - *Christmas Eve*
- December 25 - Closed - *Christmas Day*
- December 31 - Closing at noon - *New Year's Eve*
- January 1 - Closed - *New Year's Day*





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## Maryville Homecoming Parade



## Granite City Music in the Park







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## LeadHERship Seminar



## Maryville Movie in the Park



## Grafton Music in the Park





# FTC Consumer Advice

## Four Things To Do Before You Donate to a Charity

To make sure your donations count, do some research before you give to a charity. Here are some things to do to learn more about a charity and avoid donating to a scam.

1. Search online for the cause you care about. Search for terms that describe the cause — like “hurricane relief” or “homeless kids” — plus phrases like “best charity” or “highly rated charity.” Some organizations like BBB Wise Giving Alliance and Charity Watch have curated lists of well-rated charities. Once you find a specific charity you’re considering giving to, search its name plus “complaint,” “review,” “rating,” “fraud,” or “scam.” If you find bad reviews, consider finding another organization.
2. Check out the charity’s website. Does it give you details about the programs you want to support or how it uses donations? How much of your donation will go directly to support the programs you care about? If you can’t find detailed information about a charity’s mission and programs, be suspicious.
3. Find out if the fundraiser and charity are registered. Most states require charities and their fundraisers to register with the state regulator. Check to see if a fundraiser and the charity they’re calling on behalf of are registered with your state’s charity regulator.
4. Check to see if the donation will be tax deductible. If this is important to you, confirm that the organization you’re donating to is registered with the IRS as a tax-exempt organization. Look up the organization in the IRS’s Tax Exempt Organization Search Tool.



To continue reading, visit the FTC Consumer Advice website.  
<https://consumer.ftc.gov/articles/giving-charity>





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# FTC Consumer Advice

## **No, that's not an FTC commissioner on the phone**

Scammers like to pretend to be someone official to try to get your money. And who could be more official than the FTC chairman and commissioners, some of the nation's leading fraud fighters? But here's something important to know: nobody who works at the FTC will ever, EVER tell you to move your money to protect it. We won't insist that you cash out your 401(k) or savings account and give that money to someone else.

But every week, the FTC gets reports from panicked people who wound up on the phone with "someone from the FTC" who told them just that. And then told them to keep it a secret. All with the goal of stealing as much money as they possibly could.

So spread the word: FTC staff won't ever tell you to move or give someone your money, for any reason. Not Chairman Andrew Ferguson. Not Commissioner Melissa Holyoak. Not Commissioner Mark Meador.

***Similarly, Midwest Members Credit Union will never call you to request private information. It has come to our attention that scammers are contacting our members and claiming to be from our fraud department.***

***If you receive one of these calls, hang up without giving any information. If you are concerned that the call did, in fact, come from us, please feel free to call us at 618-254-0605. We will be happy to help you.***

***If you have talked to one of these scammers and fear that your accounts have been compromised, please contact us right away.***





**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.

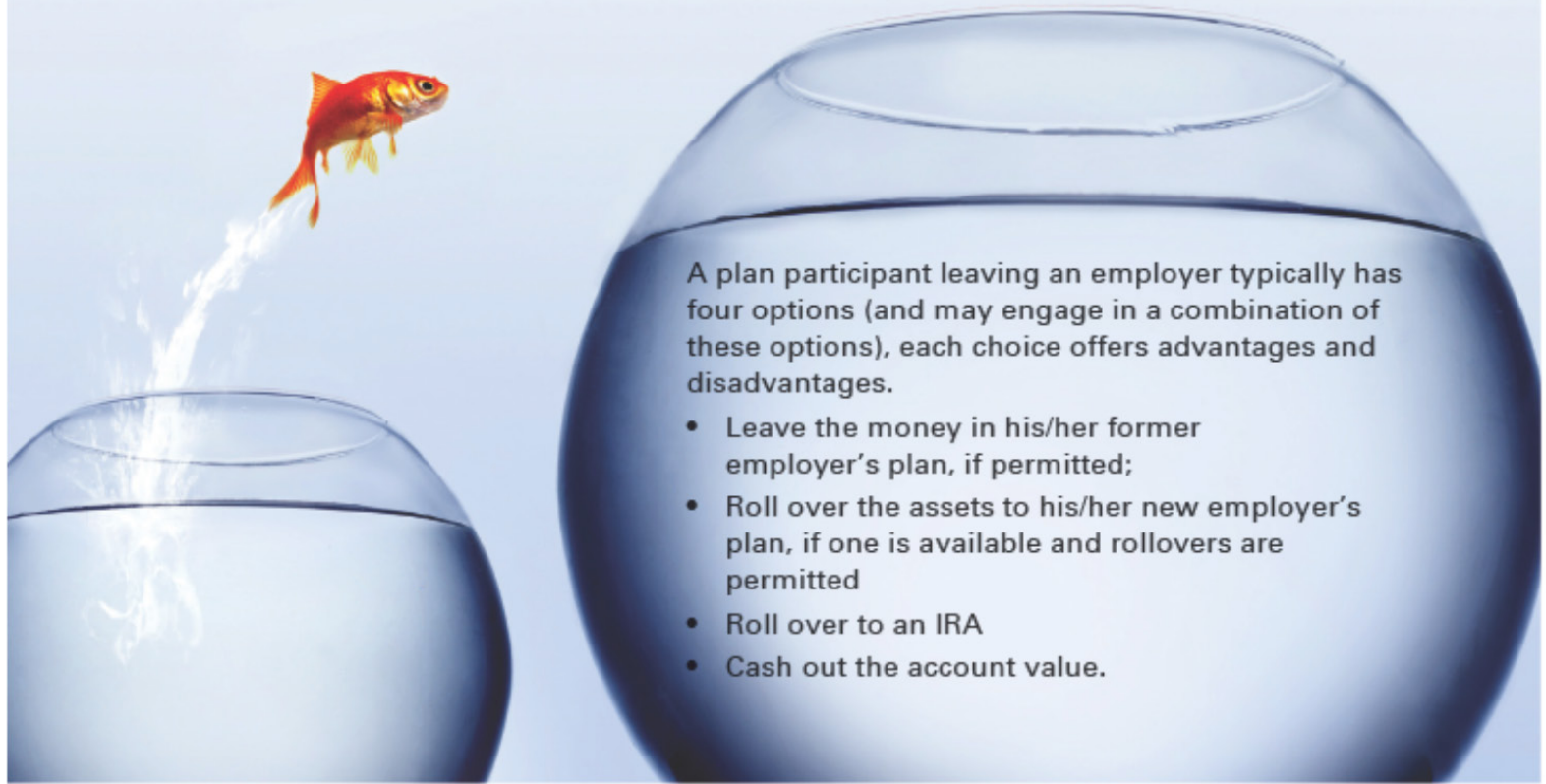
- **TRUST & WILL:** MEMBERS GET EXCLUSIVE SAVINGS OF 20% OFF ANY ESTATE PLAN WITH TRUST & WILL.
- **TURBOTAX:** GET A BIGGER DISCOUNT THIS TAX SEASON WITH **SAVINGS OF UP TO 20%** ON TURBOTAX FEDERAL PRODUCTS.
- **H&R BLOCK:** MEMBERS CAN **SAVE UP TO \$25** ON IN-OFFICE TAX PREP AT H&R BLOCK.
- **TRUSTAGE 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](http://LOVEMYCREDITUNION.ORG). CHECK THEM OUT AND START ENJOYING CREDIT UNION MEMBER BENEFITS YOU NEVER KNEW YOU HAD.

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# CHANGING JOBS?

## Do You Know Your Options?



A plan participant leaving an employer typically has four options (and may engage in a combination of these options), each choice offers advantages and disadvantages.

- Leave the money in his/her former employer's plan, if permitted;
- Roll over the assets to his/her new employer's plan, if one is available and rollovers are permitted
- Roll over to an IRA
- Cash out the account value.

## Let's Discuss Your Options



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