



# TAKE 5

## Random Acts of Kindness Day

Our Branch Managers went out into the community to bestow gift cards on people for Random Acts of Kindness Day. We appreciate our community and this is a great way to give back.





# COMMUNITY

## January Jeans Days

Our January Jeans Days recipient is the Tyler Timmins Memorial Foundation. “The Tyler Timmins Memorial Foundation was created as a promise to our communities and first responders to continue in the work Tyler left behind, a promise we refuse to go unfulfilled.”



## February Jeans Days



The Maryville Outreach Center is our February Jeans Days recipient. They have a thrift shop, Grandma’s Attic, and the proceeds go towards buying items for the food pantry and helping residents in need with utilities and necessities.

## March Jeans Days

Billie’s Kids Christmas is committed to brightening the lives of children at Christmas by providing gifts and basic needs items. Each child receives gifts, coat, hat, gloves, blankets and much more.



### HOLIDAY SCHEDULE/ UPCOMING EVENTS

- April 3 - Meet Easter Bunny and Money Dog
- April 5 - Easter Sunday
- May 10 - Mother’s Day
- May 25 - Closed - *Memorial Day*
- June 19 - Closed - *Juneteenth*
- June 21 - Father’s Day



# COMMUNITY

## *Law Enforcement Appreciation Day*





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## *Law Enforcement Appreciation Day*





# FTC Consumer Advice

## ***FTC helps Walmart Spark Drivers (and other gig workers): here's how***

If you're thinking about taking on gig work — driving, fixing, delivering, or tasking — you're probably thinking about pay. But what if a company promises they'll pay you a certain amount and then ends up paying you less?

The FTC alleges that's what happened to drivers of Walmart's delivery service, Spark Driver. The FTC's lawsuit charged Walmart with misrepresenting how much drivers would earn through tips, base pay, and incentives — which caused drivers to lose millions of dollars in expected earnings. To settle the allegations, Walmart has agreed to pay \$100 million, which includes payments it's already begun to make to reimburse drivers and a fund Walmart will create for drivers who haven't yet received the earnings and tips Walmart promised.



When advertising gig work, companies (big and small) have to tell the truth about how much you'll make. To evaluate whether a gig is worth your time and effort:

- **Check earnings claims.** Gig work opportunities often have different pay structures than traditional jobs. Will you get paid hourly or by gig? And if you accept the gig, get a breakdown of your earnings to see if you're getting paid what was promised.
- **Research the company.** Search for the company name with words like “complaint” or “review” to spot issues other workers experienced.
- **Talk with current and past workers about their time at the company.** Learn about their experiences, income, and any out-of-pocket expenses.

If you think a company is making misleading claims about how much you'll earn, report it to the FTC: Report-Fraud.ftc.gov.

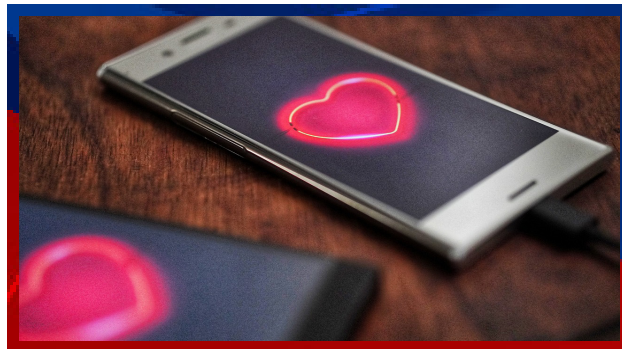


# FTC Consumer Advice

## Why can't that new love interest meet in person?

Met someone new online...but you still haven't met in person? With Valentine's Day just around the corner, it's a great time to make sure you know how to recognize a romance scam.

Romance scams can happen to anyone. And with the help of AI and other tech, they might not be so easy to spot. AI or not, here are some signs you're dealing with a scammer:



- **Scammers say they can't meet you in person.** They might say they're in the military, doing business overseas, or working on an oil rig. Or they might make plans to meet — but always need to cancel.
- **Scammers ask you for money.** They might contact you every day and talk about everything under the sun. But eventually, they'll ask for money — maybe for a medical emergency, tickets to visit you, or some other issue.
- **Scammers will tell you how to pay.** Scammers ask you to send money in a way that makes it hard for you to get it back — wiring money through a company like Western Union or MoneyGram, putting money on a gift card and giving them the numbers on the back, sending money through a payment app, or transferring cryptocurrency.

So, what can you do if you suspect a romance scam?

- Cut off contact and talk to someone you trust. Are they concerned, too?
- Search online for the person's type of job, plus the word "scammer." Have other people posted similar stories?
- Do a reverse image search of the person's profile picture. Is it associated with another name, or with details that don't match up? Those are signs of a scam.



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.

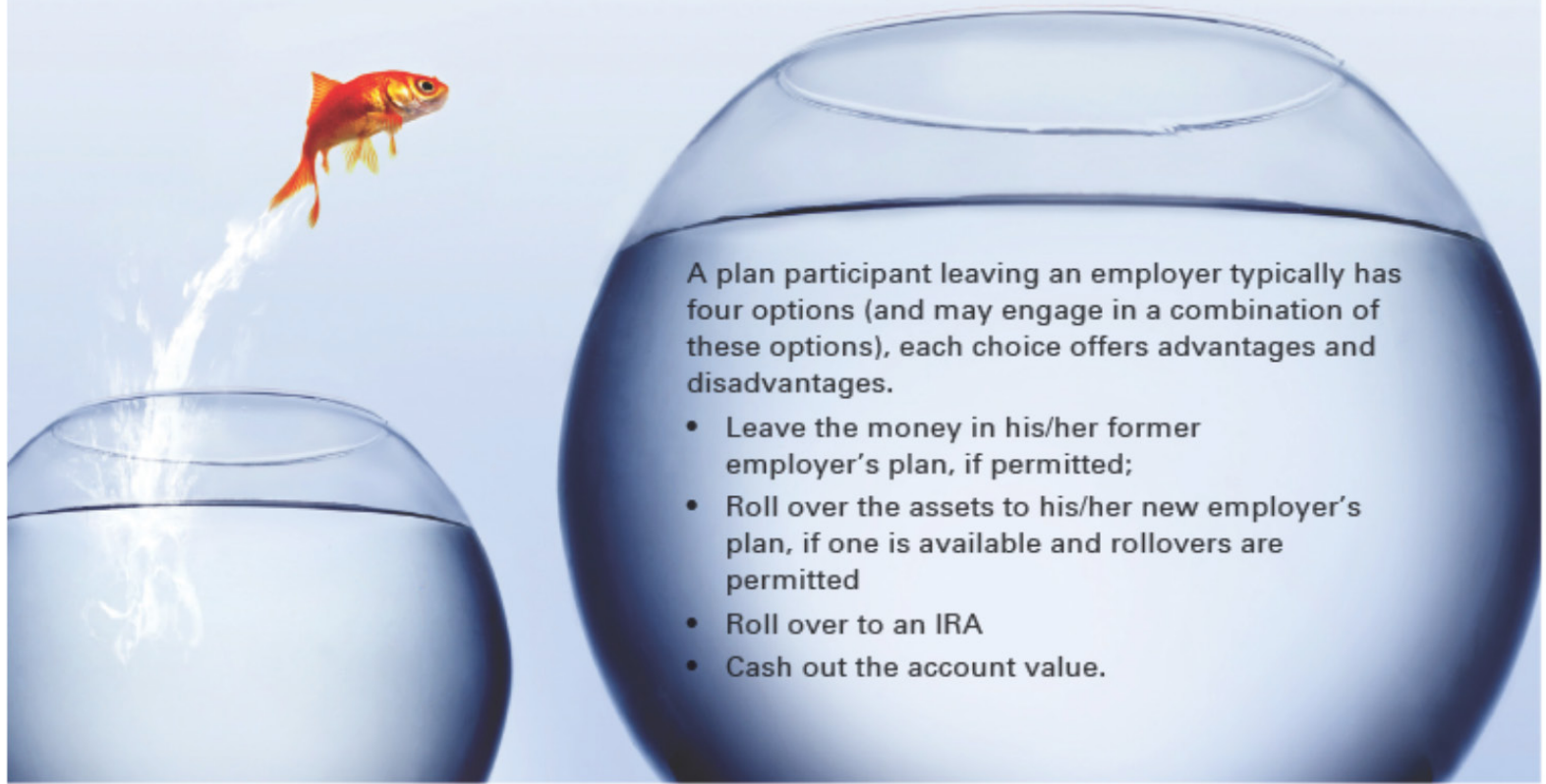
- **TRUST & WILL:** MEMBERS GET EXCLUSIVE SAVINGS OF 20% OFF ANY ESTATE PLAN WITH TRUST & WILL.
- **TURBOTAX:** GET A BIGGER DISCOUNT THIS TAX SEASON WITH **SAVINGS OF UP TO 20%** ON TURBOTAX FEDERAL PRODUCTS.
- **H&R BLOCK:** MEMBERS CAN **SAVE UP TO \$25** ON IN-OFFICE TAX PREP AT H&R BLOCK.
- **TRUSTAGE 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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# 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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