



TAKE 5

Maryville Homecoming Parade

Midwest Members converged on Maryville to enjoy the parade and toss out some candy and goodies to the kids. Despite the rain, we rocked it!





COMMUNITY

July Jeans Days

In July, we collected funds to purchase school supplies for our local school districts in Wood River, Maryville, and Granite City.



August Jeans

“Dogs that Help is dedicated to providing service dogs at little to no cost to veterans and first responders in need of assistance to gain independence and increase the quality of life. Our dogs are socially balanced, adjusted to different people, other dogs and various environments, allowing the service dogs to focus on work in any situation.”



September Jeans Days

Kellsie's Hope Foundation is located in Maryville and supports families affected by childhood cancer, providing wishes and other assistance as needed.



HOLIDAY SCHEDULE/ UPCOMING EVENTS

October 12 - *Closed* - Columbus Day
 November 11th - *Closed* - Veterans Day
 November 26 - *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



COMMUNITY

Mississippi Earthtones Festival

This year marked the 20th anniversary of the Mississippi Earthtones Festival, held downtown Alton at the Amphitheater grounds. MMCU staff had a great time connecting with the community!

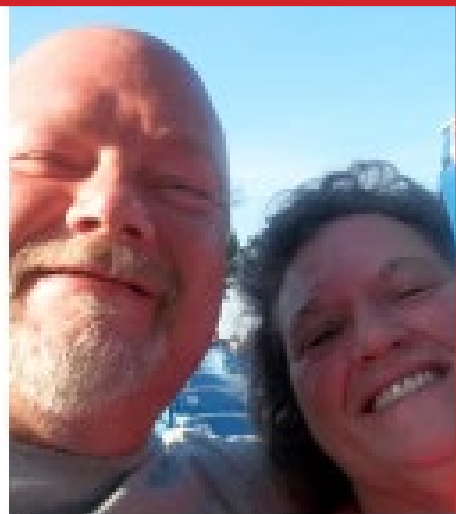




COMMUNITY

Grandparents Day

MMCU employees are proud of their grandparents! Celebrating all the wonderful people out there who continue to love and support their grandchildren.





FTC Consumer Advice

When donating, support those in need, not a scammer

It seems like every day, a major weather emergency or natural disaster happens somewhere in the world. To help people affected by disasters like hurricanes, recent flooding in Nepal and Tibet, or recent earthquakes in Venezuela, Japan, and Colombia, you might want to donate money to help. Scammers know that and hope to steal money intended for disaster relief. Here's what to know.



To take advantage of your generosity, scammers might create fake charities that seem official. They claim to help people affected by weather emergencies or natural disasters. They also might impersonate well-known charity organizations, hoping that the familiar name will draw your donation. Either way, if you donate to these fakes, your money goes to the scammer, not the people in need.

So how can you support impacted people without accidentally paying a scammer? Before you donate:

- **Do some research.** Search online for the cause you care about using terms like “hurricane relief” or “wildfire recovery.” If you get a request to donate to a cause on social media, research that, too. Don’t assume it’s legitimate because a friend posted it.
- **Look charities up on Charity Watch or Give.org.** See if it’s an established organization, not one that showed up overnight without a real way to help those in need. Also, find out exactly how much of your donation goes directly to the people the charity says it helps.
- **Confirm the number.** If someone asks you to donate by text, check the charity’s website first. Confirm you have the right number.
- **Don’t donate to anyone who says you can only pay by cash, gift card, wiring money, or cryptocurrency.** Legitimate charities will accept donations in many different ways.

Learn more about donating safely at [ftc.gov/charity](https://www.consumer.ftc.gov/charity). And if you spot a charity imposter, tell the FTC at ReportFraud.ftc.gov.



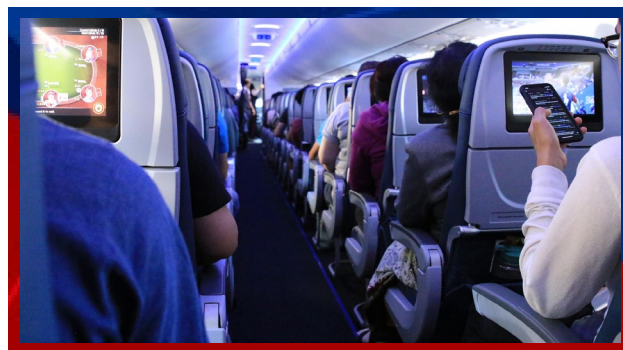
FTC Consumer Advice

Avoid Scams When You Travel

Common Travel Scams

Travel scam websites

You've probably seen ads online for "free" vacations. Or you may have gotten emails, calls, or text messages saying you've won a vacation, even though you never entered a contest. If you respond to these offers, you'll quickly learn that you have to pay some fees and taxes first — so your "free" vacation isn't really free. A legitimate company won't ask you to pay for a free prize.



Robocalls about vacation deals

You might get robocalls offering you vacation deals at a discounted price. Robocalls from companies trying to sell you something are illegal unless the companies got written permission, directly from you, to call you that way. If someone is already breaking the law by robocalling you without permission, there's a good chance it's a scam. At the very least, it's a company you don't want to do business with.

International travel document scams

You might see sites that claim to be able to help you get an international travel visa, passport, or other documents. Some sites are legitimate businesses, while others are just copycats of official websites belonging to the U.S. Department of State or other government organizations. These imposter sites charge you high fees, including fees for services that are free on the U.S. Department of State's website. For example, they might tell you to pay to get special access or improve your chances of winning the "visa lottery," but there is no special access, and nobody can increase your chances of winning.

International driving permit scams

An International Driving Permit (IDP) translates your government-issued driver's license into 10 languages. Scammers create websites to sell fake IDPs, or try to sell them to you in person or some other way. If you buy a fake IDP, you'll be paying for a worthless document. But, even worse, you also could face legal problems or travel delays if you're detained for using it to drive in a foreign country. The U.S. Department of State authorizes only two organizations to issue IDPs in the United States: the American Automobile Association (AAA) and the American Automobile Touring Alliance (AATA).

Continue reading at <https://consumer.ftc.gov/articles/avoid-scams-when-you-travel>



**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.

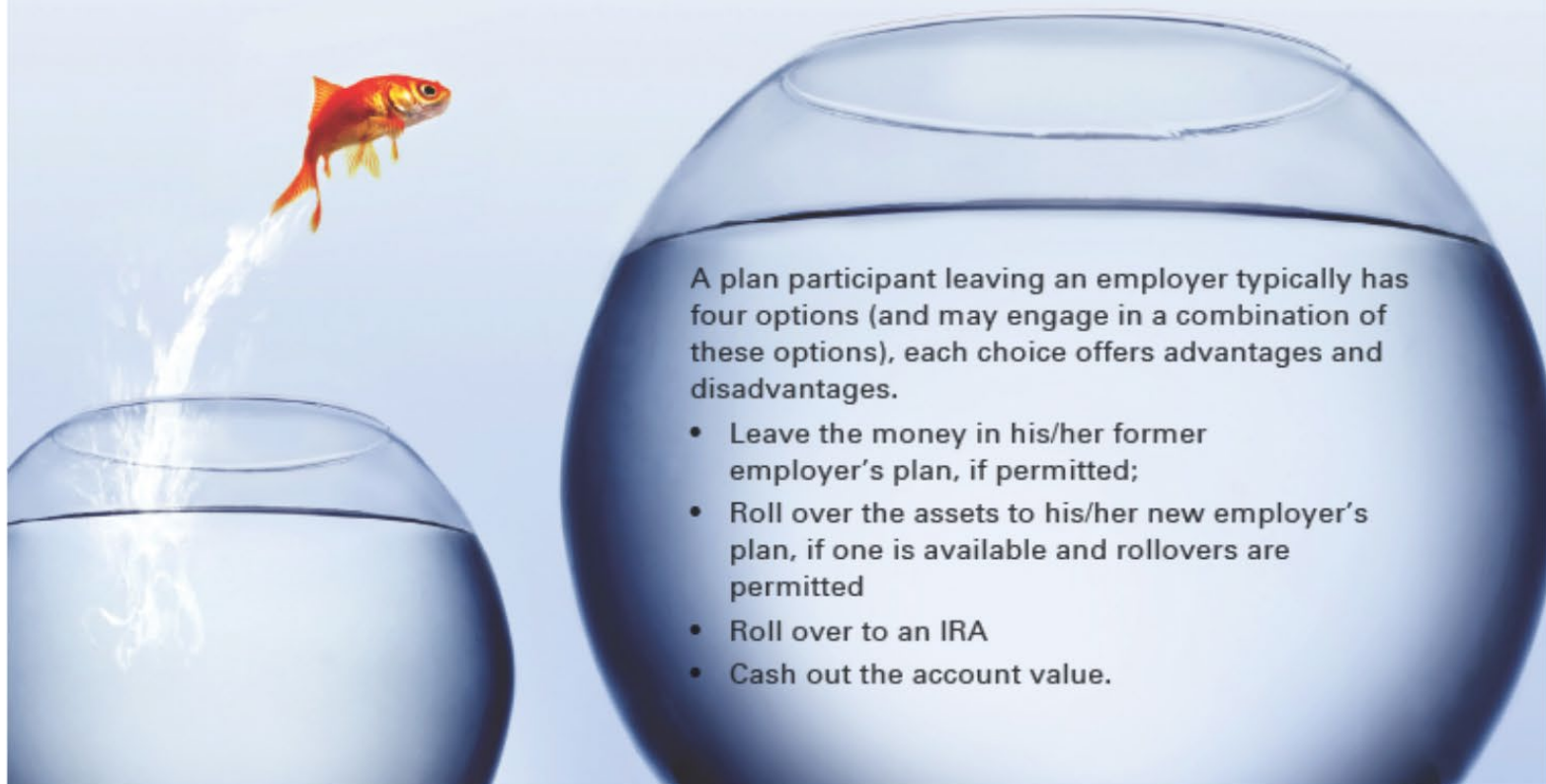
- **TRUST & WILL:** MEMBERS GET EXCLUSIVE SAVINGS OF 20% OFF ANY ESTATE PLAN WITH TRUST & WILL.
- **TURBOTAX:** GET A BIGGER DISCOUNT THIS TAX SEASON WITH **SAVINGS OF UP TO 20%** ON TURBOTAX FEDERAL PRODUCTS.
- **H&R BLOCK:** MEMBERS CAN **SAVE UP TO \$25** ON IN-OFFICE TAX PREP AT H&R BLOCK.
- **TRUSTAGE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

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)

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



Dale Alcom

Financial Consultant

101 Wesley Dr.
P.O. Box 619
Wood River, IL 62095
OJ (618) 254-0605
CJ (618) 266-8400
FJ (618) 254-9219
dale.alcom@lpl.com

 **LPL Financial**

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
---	--------------------------------	---	-------------------