



COMMUNICATOR

Board of Directors



Russell Peterson
 Ryan Strassburg
 Kathleen Carey
 Patricia Brazier
 James Fuglie
 Thomas Chacon
 Paul Julin

SUPERVISORY COMMITTEE

Robert Wacek
 Greg TaBelle
 Meranda Wacek

CREDIT MANAGER

Patrick Haider

STAFF

Becky Lindman
 Diane Foley
 Darcy Schlechter

2010 Holiday Closings

New Year's Day Jan 1
 Memorial Day May 31
 Independence Day July 5
 Labor Day Sept 6
 Thanksgiving Nov 25-26
 Christmas Eve Dec 24

**MIDLAND CO-OP
 CREDIT UNION**
 5172 Central Ave NE
 Minneapolis, MN 55421

Phone: 763-572-1368
 Fax: 763-572-1580
 staff@midlandcoopcu.com
 www.midlandcoopcu.com

Office Hours:
 8:00 AM to 4:30 PM
 Monday - Friday



Thank You! We hope that when you stop by the credit union to make a deposit or to apply for a loan you'll always hear a "thank you" from the staff member working with you. But we'd also like to put it in writing! All of us at the credit union (the board of directors, volunteers, management, and staff) would like to express our appreciation to you for being a loyal member/owner. Your participation in the credit union is what makes us the safe and strong financial institution that we are. Thank you for your support. We literally would not exist without you: The only reason for our being is service to members. Remember, no matter where you are on your life's journey, we look forward to helping you achieve your financial goals in 2010 and beyond.



Get your facts straight from a Web site you can trust.

If you're mining the Internet for financial information, you'll find Web site after Web site filled with material. But out of all those nuggets of information, what pieces are truly golden?

We have the answer with the **Home & Family Finance® Resource Center**. While this goldmine of personal finance information isn't guaranteed to make you rich, it will provide the basis for sound financial decisions. Loaded with articles, videos and radio segments, the center covers topics including auto purchases, home mortgages and retirement planning.

Your time is a precious resource – don't waste it by scouring the net for financial guidance. Go to a source you can trust:
The Home & Family Finance Resource Center.

Find the resource center at www.midlandcoopcu.com, under the LINKS tab.

Win \$50! MCCU's Bill Pay Contest.

Enroll and use MCCU's Bill Pay and you will automatically be entered for a chance to win one of two \$50 prizes.

Bill Pay is FREE with eStatement enrollment on Home Banking. No stamps, checks or envelopes. Save time and money by paying bills online. Available 24/7.

To access Home Banking or Bill Pay contact the Credit Union at 763-572-1368. We will get you started.

*Contest runs Jan.1 through June 30, 2010. One winner per quarter.

Congratulations Scott S.! \$50 winner of the 4th Quarter 2009 eStatement contest.



Your Board of Directors has set the Annual Percentage Yield for the 4th Quarter of 2009.

\$25.00 and up	0.50 %
Under \$25.00	No Dividend
Christmas Club	0.50 %
Bonus Dividend	0.75 %
Loan Rebate	15.00%

THANK YOU MEMBERS 15% LOAN INTEREST REBATE DECLARED!

To show our appreciation for your support we have refunded a portion (15%) of the interest you paid on your loan(s) in the 4th quarter. The rebate has been paid to your share savings account.

Future rebates are not guaranteed and are subject to Board approval.

**Rebate excludes Home Equity, Delinquent and paid loans with closed share accounts.*



Thursday, April 15, 2010

Join your fellow members at the credit union's 2010 annual meeting. It's your chance to learn the results of the board of directors election, review our progress, and find out what's on tap for the coming year. Visit with the staff and board members to provide feedback on your experiences with the credit union, catch up on the news with other members, and enjoy refreshments, too. Attending the annual meeting is one of the benefits of belonging to a financial cooperative. At other financial institutions, attendance at the annual meeting is limited to stockholders. As a member/owner of the credit union, you're invited to participate in its governance. It's one more way the credit union difference shines through. We look forward to seeing you soon.

