



# TAKE 5

MIDWEST MEMBERS  
CREDIT UNION

*"the One Place to go"*

1ST QUARTER 2024

## Riverbend Growth Assoc. Fall Fest

In October, we were happy to once again sponsor the RBGA Fall Fest, which took place at The Vineyards in Grafton. It was a wonderful evening of networking and fun. Some of our employees even threw a few axes.



## HOLIDAY SCHEDULE/ UPCOMING EVENTS

- **Jan. 1 - Closed** - New Year's Day
- **Jan. 15 - Closed** - MLK, Jr. Day
- **Feb. 19 - Closed** - Presidents Day



# COMMUNITY

## October Jeans Days

In October, our Jeans Days fundraiser went to support Happy Hooves Equine Rescue in Edwardsville. They provide “care, rehabilitation, and adoption services for abused, neglected, abandoned, and unwanted horses.”



## Alton Farmers Market



This year, we are spending one Saturday a month at the Alton Farmers and Artisans Market, giving out goodies and networking with people in our community.



## November/December Jeans Days

Every year during the Christmas season we sponsor children from local school districts through our Jeans Days fundraiser. This year, we were able to provide gifts for children in the Wood River, Maryville, and Granite City school districts.





## Granite City Candy Cane Parade

The Granite City Candy Cane Parade is always an entertaining event, even when the weather outside is frightful.





## Breakfast with Santa

Who doesn't love breakfast with Santa Claus? The Wood River Parks and Recreation offers this event every year, complete with pancakes, sausage, coffee, juice, and milk. And, best of all, a visit with Saint Nick.



# CAN YOU TRUST A "BLUEPRINT TO WEALTH"?



A blueprint to wealth? Not so fast. The FTC says a business opportunity scheme known as "Blueprint to Wealth" has been targeting people who want to make money working from home and using false promises of a proven system generating thousands a month in "passive income" from newly recruited members. Here's a blueprint for how to avoid business opportunity schemes.

According to the FTC, the operators of Blueprint to Wealth promised new members would earn big money — making over \$20,000 a month — from an “everything-is-done-for-you” business opportunity with support from “success coaches.” They made it sound easy and risk free: pay up to \$21,000 for a membership plus advertising costs, then sit back, let the coaches handle everything else, and watch the money roll in from commissions generated by new membership sales. But, says the FTC, the scheme generated millions only for the defendants. People who purchased memberships typically got nothing. When people complained, Blueprint to Wealth blamed them for not doing enough — and then tried to convince them to pay even more money to generate income.

To avoid a business coaching or recruitment-based business opportunity scam, take these steps before you pay:

- Take your time and talk to someone you trust. Scammers will try to pressure you to get involved right away. Talk to someone you trust — a friend, a family member, a neighbor — before you sign up. Talking about it could help you realize it's a scam.
- Research the company and offer online. Use words like “complaint”, “review”, or “scam” to see what people say about it before you pay.
- Question promises of big money or profits. All investments have risks. Only scammers guarantee success or a return on an investment.
- Read success stories and reviews with skepticism. They might be fakes or misleading. Look at different sources and well-known websites for trustworthy and impartial expert reviews.

[Learn more](#) about avoiding a business coaching scam. If you think you've spotted one, tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/whistleblower).

# THE NEW CARS RULE: WHAT YOU NEED TO KNOW



Whether you're excited about buying the car of your dreams or just trying to make your budget stretch to get reliable transportation, the car buying process can be stressful. It can also be costlier than expected, because of misleading ads and hidden fees at the dealer. The FTC's new Combating Auto Retail Scams (CARS) Rule aims to change that by stopping bait-and-switch tactics and hidden fees. Here's what the Rule means for car and truck buyers like you.

## **Pricing and payments**

- A dealer must tell you the offering price, which is the full price of the vehicle. The offering price must include all costs and fees EXCEPT for required government fees, like taxes and license and registration costs.
- If a dealer is quoting monthly payments, they must tell you the total amount you'll pay for the vehicle. And if they offer you a lower monthly payment, they must tell you if it will raise the total cost of the vehicle.

## **Add-on products or services**

- You have the right to refuse any products or services that increase the price of the vehicle. Like what? Rustproofing, protective paint coatings, extended warranties, guaranteed asset protection (GAP) agreements, and wheel and tire warranties.
- A dealer can't charge you for products or services that have no benefit like
  - a duplicative warranty
  - a service contract for oil changes on an electric vehicle
  - nitrogen-filled tires that contain no more nitrogen than normally exists in the air
  - a GAP agreement that doesn't cover your vehicle or your neighborhood or other parts of your deal

## **Real consent for all charges**

- A dealer can't charge you for any item unless they've told you what it is and how much it costs, and you've agreed to the charge.
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The CARS Rule will make it easier to shop around for a vehicle based on the actual price. And the FTC estimates that car buyers will save \$3.4 billion per year.

The Rule takes effect on July 30, 2024. Stay tuned in the weeks and months to come for more advice about buying a car or truck at a dealership.



**THERE ARE MORE REASONS THAN EVER TO LOVE BEING A MEMBER OF  
MIDWEST MEMBERS CREDIT UNION.**

**\*Items can change monthly - please see site for more details.**

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:

- » Members can get a \$50 cash reward for each new line when they switch to Spectrum Mobile. Call 833-804-3916 to get this special member offer.
- » Savings up to \$15 on TurboTax federal products.
- » Members can save \$25 on in-office tax prep at H&R Block.
- » Exclusive discount from the TruStage Home & Auto Insurance Program. Call 800-789-6286 for a FREE, no-obligation quote.
- » Exclusive access to home tech support and protection with Asurion Home+.
- » Exclusive access to the Love My Credit Union Rewards Powersports, RV & Boat Buying Program.
- » Build your credit history with rent and save up to 30% with Rental Karma.

Learn all about how your credit union membership gets you all these exclusive savings and more at **[LoveMyCreditUnion.org](http://links.lovemycreditunion.org)**. Check them out and start enjoying credit union member benefits you never knew you had.



# 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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