



TAKE 5

MIDWEST MEMBERS
CREDIT UNION

"the One Place to go"

2ND QUARTER 2024

Annual Meeting

On March 5, 2024, MMCU held our 89th Annual Meeting. Our president, Louis Bicanic III, and our chairman, Gerard Jacquin, stated, "The safety and soundness of your credit union remains solid and can be seen in our Capital, Net Worth and Retained Earnings. None of this could be accomplished without the outstanding support of our members, staff, and the communities we serve."

We would like to thank the following board members for their continued support and guidance: Gerard Jacquin, Rich Bartosiak, Don Klotz, Randy Duncan, Mark Schoenleber, Brian Nottrott, William Dusenbery.

HOLIDAY SCHEDULE/ UPCOMING EVENTS

- **May 12** - Mother's Day
- **May 27** - **Closed** - Memorial Day
- **June 16** - Father's Day
- **June 19** - **Closed** - Juneteenth

Year End Totals

Assets	\$195,240,766
Liabilities	\$2,380,468
Member Equity	\$173,226,411
Reserves	\$19,633,888
Total Member Equity	\$195,240,766
Income	\$10,090,032
Expenses	\$7,246,297
Total	\$2,840,735





Debit Card Conversion

Your new debit card will go live on April 17!
If you have a debit card with us, you should have already received your new debit card in the mail, which looks like this photo. It will go into effect on April 17th.

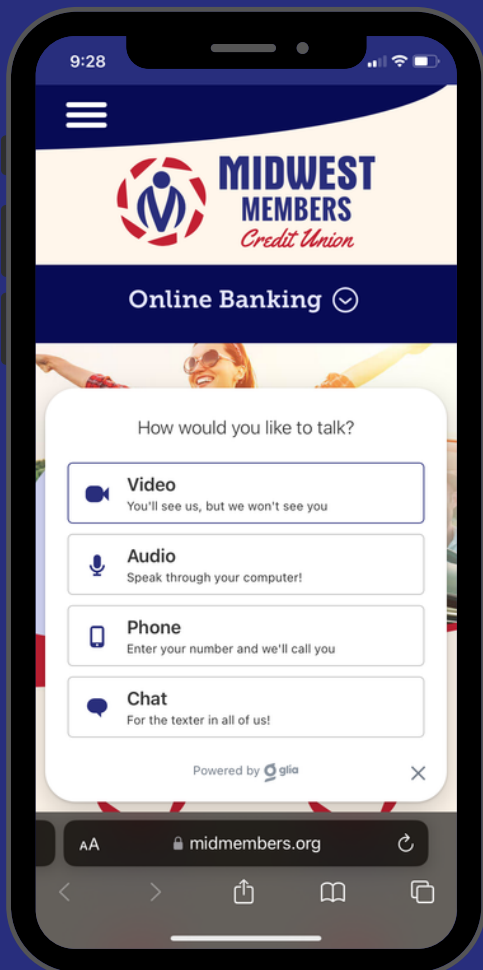
This new card comes with upgraded options such as tap to pay and a card control app for convenient managing of your debit card.

You will need to activate your card and choose a new pin. Instructions are included with your card. Remember to change your card number for websites and subscriptions because the info will be different than your current card. Feel free to reach out with questions!

618-254-0605



NEWS



New Chat Feature

Now you can chat online with us directly from any page on our website! Locate the chat bubble in the bottom right corner and give it a click to start chatting.

Available during regular business hours.



COMMUNITY

January Jeans Days

In January, our Jeans Days fundraiser went to support Operation Blessing of Wood River. This charitable organization “addresses the needs of low-income residents (Bethalto, Cottage Hills, Meadowbrook, Moro, Wood River, East Alton, Hartford, Roxana, South Roxana.)that lack a reliable access to food, clothing, and other household goods.”





February Jeans Days

In February, we chose the William BeDell Achievement and Resource Center school in Wood River as the recipient of our Jeans Days fundraiser. ARC provides “educational services to individuals with intellectual and physical impairments from 3-21 years old.”



“A hero is an ordinary individual who finds the strength to persevere and endure in spite of overwhelming obstacles.”

- Christopher Reeves





March Jeans Days

Our collection for March Jeans Days was used to purchase items for the 35th Annual Maryville Easter Egg Hunt. We donated a variety of goodies including baskets, Easter eggs, coloring books, candy, and fruit snacks.





Easter Ham Giveaway

Every year, we partner with the Crisis Food Center in Alton to give away Easter ham dinners to those in need.



THE IRS DOESN'T SEND TAX REFUNDS BY EMAIL OR TEXT



Got an email or text message about a tax refund? It's a scam.

IRS impersonators are at it again. This time, the scammers are sending messages about your "tax refund" or "tax refund e-statement." It might look legit, but it's an email or text fake, trying to trick you into clicking on links so they can steal from you. How? They tell you to click a link — supposedly to check on your "tax refund e-statement" or "fill out a form to get your refund." But it's a scam and if you click that link, the scammer might steal your identity or put malware on your phone or computer.

If someone contacts you unexpectedly about a tax refund, the most important thing to know is that the real IRS won't contact you by email, text message, or social media to get your personal or financial information. Only scammers will.

If someone does reach out, here's what to do:

- Never click on any links, which can put malware on your computer or phone, letting scammers steal from you.
- Check the status of any pending refund on the IRS official website. Visit Where's My Refund to see if you're really getting a refund.
- Share what you know. By telling your friends and family members about the scam, you can help protect your community.

If you clicked on a link in one of these messages, or you shared personal or financial information, report it at [IdentityTheft.gov](https://www.identitytheft.gov) to get a free, customized recovery plan.

If you see this or any other a scam, even if you didn't lose money, report it to the FTC at ReportFraud@ftc.gov.

MEDICARE FRAUD PREVENTION: WHAT'S ON YOUR STATEMENT?



Some people with Medicare are getting unordered COVID tests in the mail — lots of tests — and Medicare is getting the bill. Others don't get tests but find charges for tests on their Medicare statements. People report that they don't remember agreeing to orders or recognize the names of the companies that charge them. Frauds like this, along with mistakes and abuse, cost Medicare an estimated \$60 billion each year and steal people's time and energy. During Medicare Fraud Prevention Week, we're joining the Senior Medicare Patrol Program in looking for ways to help prevent fraud, errors, and abuse. If you have Medicare, here are some things to consider.

- Don't give anyone your Medicare number over the phone. Protect it just like you protect your credit card number. Callers who offer "free supplies," "no-cost" lab tests, or say you need a replacement Medicare card are scammers trying to get your Medicare number. Don't give them any information. Remember: the real Medicare will never ask for your number. They already have it!
- Read your Medicare Summary Notices (MSN) and Explanations of Benefits (EOB), either on paper or at Medicare.gov. When you read each statement, look for services, products, or equipment Medicare paid for, but you didn't get. Do the statements show any double charges, or things you or your doctor didn't ask for?
- If you suspect Medicare fraud, call your health care provider or plan and ask for an explanation. If you aren't satisfied with their response, call your local Senior Medicare Patrol to find out where to make a complaint. Or call Medicare at 1-800-MEDICARE. If you got COVID tests you didn't order, tell the Health and Human Services Office of Inspector General online or at 1-800-HHS-TIPS (1-800-447-8477).

If you spot other scams, fraud, or bad business practices, please tell the FTC at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov).



**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.

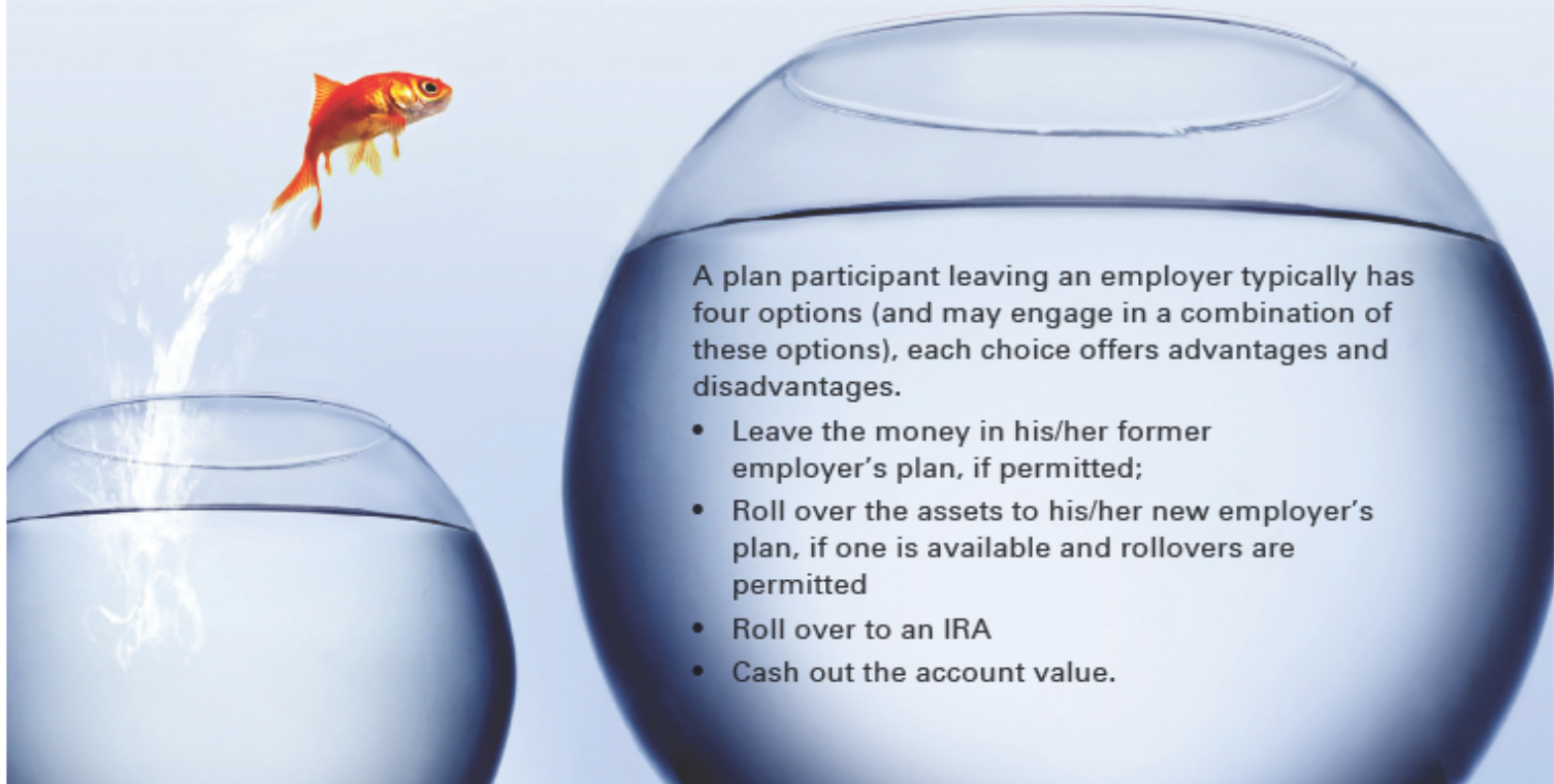
- » **TRUST & WILL:** MEMBERS GET EXCLUSIVE SAVINGS OF 20% OFF ANY ESTATE PLAN WITH TRUST & WILL.
- » **T-MOBILE:** MEMBERS CAN SWITCH AND SAVE BIG WITH T-MOBILE! CALL (877) 520-1160 TO SPEAK WITH A MOBILE EXPERT.
- » **SPECTRUM MOBILE:** GET A \$50 CASH REWARD FOR EACH NEW LINE WHEN YOU SWITCH TO SPECTRUM MOBILE. CALL 833-804-3916 TO GET THIS SPECIAL OFFER.
- » **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.
- » **ASURION HOME+:** EXCLUSIVE ACCESS TO HOME TECH SUPPORT AND PROTECTION.
- » **RENTAL KHARMA:** BUILD YOUR CREDIT HISTORY WITH RENT AND SAVE UP TO 30% ON RENTAL KHARMA.
- » EXCLUSIVE ACCESS TO THE **LOVE MY CREDIT UNION REWARDS POWERSPORTS, RV & BOAT BUYING PROGRAM.**

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&CLIENTID=68684&SID=1](http://links.lovemycreditunion.org/client/love_my_cu/banner/?bid=5366&campid=36&clientid=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



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