Midwestern State University Credit Union 3410 Taft Blvd Wichita Falls, TX 76308 Monday – Friday 7:30AM – 4:00PM 940-397-4622 mwsucu.com



What: Paycheck Loan!

- 15% APR
- \$15 fee
- 1 month term



Who: Any full-time, benefit eligible employee at MSU!

When: Every month!

Where: Your MSU Credit Union!

Call or e-mail us for more information!

A Better Way to Stay Alert to Debit Card Fraud

Midwestern State University Credit Union is committed to helping you fight debit card fraud. Our advanced fraud alerts, coming soon, will allow you to quickly receive emails, SMS texts and Interactive Phone Calls when fraud is suspected – giving you the opportunity to confirm the legitimacy of transactions.

You will be automatically enrolled into the advanced fraud alert service, which will help us notify you sooner to review potential fraudulent transactions on your debit card. Please take a moment to update your contact information to ensure we have your current phone numbers and email address on file.

If you receive a card fraud alert by phone, text or email about a suspicious transaction, we ask that you respond immediately to let us know whether the transaction is legitimate. You only need to respond "Yes" or "No." Your quick response to these communications could help us stop further unauthorized transactions if someone else has accessed your card information.

NOTE: Midwestern State University Credit Union will never ask you for account information or your PIN in fraud alerts.



GET MORE
BANG FOR
YOUR BUCK!

SUMMER LOAN SPECIAL!

We are taking an extra 1% off of your approved interest rate on any new auto loan through July 31! Applies to new or used vehicles, with approved credit.

Is it time for

VACATION YET?

Borrow up to \$2,400 at 6.50% APR



approved credit with our Vacation Loan!



Routing Number: 311990265



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COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at: Midwestern State University Credit Union 3410 Taft Blvd, Wichita Falls, TX 76308 Telephone Number (940)397-4622. The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below:

In Person or U.S. Mail: 914 East Anderson Lane Austin, Texas 78752-1699 Telephone Number: (512) 837-9236 Facsimile Number: (512) 832-0278 email: complaints@cud.texas.gov Website: www.cud.texas.gov

NOTICE OF AVAILABLE DOCUMENTS

Your Access to Credit Union Documents As a member of a Midwestern State University Credit Union, you are entitled to review or receive a copy of the most recent version of the following credit union documents:

- 1. Balance sheet and income statements
- 2. A summary of the most recent annual audit
- 3. Written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines and some board policies
- 4. IRS Form 990T

To request any of the above documents, please write to: Midwestern State University Credit Union 3410 Taft Blvd, Wichita Falls, TX, 76308

NEWSLETTER
JULY 2025

BOARD TERMS

BARBARA DEBOIS 2023-2025

GREG GIDDINGS 2025-2027

CHRIS HANSEN 2025-2027

JEFF KILLION 2023-2025

CLARA LATHAM 2024-2026

KELLE LILLIE 2023-2025

LESLEE PONDER 2024-2026

JONATHAN PRICE 2025-2027

COURTNEY SNYDER 2024-2026