

# QOCU member link

A newsletter for the members of Quaker Oats Credit Union  
"Your Credit Union for LIFE"

Fall 2017 Member Newsletter

## QUICK LINKS

[Rates](#) | [Loan Application](#) | [Upcoming Events](#) | [Contact Us](#)

### **NO PAYMENTS FOR 90 DAYS For Auto Purchases & Refinances\* RATES AS LOW AS 2.3% APR\***

For any qualified vehicle or qualified member! Most vehicles and members will qualify.



**[Apply today by using Promo Code "SAVING\\$@QOCU"](#)**

\*Offer valid 10/1/17 to 10/31/17. Annual Percentage Rate. Interest will accrue during the 90 days of deferred payments. All loan financing is based upon credit qualifications. Offer applicable to new money only. Other restrictions may apply. Please see credit union for full details and disclosure.



## **QOCU's Annual Holiday Skip-A-Payment Program Is Back!**

Sign-up for QOCU's Annual Holiday Skip-A-Payment Program  
by **November 17th!**

You'll have the opportunity to skip December's payment on any QOCU loan (excluding home equity & credit card) to help pay for holiday expenses.

[Click here for more details or to complete a skip-a-payment application.](#)



## **College Scholarship**

The Warren A. Morrow Memorial Scholarship, offered through the Iowa Credit Union Foundation, is open to all Iowa credit union members and children of members. For more information or to complete an entry, please visit [www.QuakerOatsCU.com](http://www.QuakerOatsCU.com). Applications are due in February 2018.

## **Pick Your Own PIN**

## Now Available!

Things to know about this new service:

- Contact the credit union for a reference number and instructions.
- \$5.00 fee for this service.
- Service uses an automated telephone system.
- PIN change will take effect immediately.



## International Credit Union DAY October 19th

The theme for International Credit Union Day 2017 is "Dreams Thrive Here." It's meant to serve as a reminder of how effective credit unions like QOCU are at helping all people chase and achieve their biggest dreams in life.



To celebrate International Credit Union Day this year the credit union will be giving away a gift basket to one lucky winner! All you have to do is comment on the credit union's Facebook page on Thursday, October 19th and tell us what you like best about QOCU and you'll be entered into a drawing to win a credit union gift basket!



## Christmas Cash Is Coming Soon!

**Members with a QOCU Christmas Club account will get to enjoy all that savings soon!** Christmas Club funds will be transferred into members' savings accounts on **November 1st**, and will be available that day for withdrawal. If you need the funds sooner, there is a \$10 early withdrawal fee.

### DON'T HAVE A CHRISTMAS CLUB ACCOUNT?

Open a Christmas Club Account anytime with no minimum balance. Funds can be deducted right from your paycheck weekly, bi-weekly or monthly, and you'll earn a higher dividend rate on this account while you save. Stop in or call the Credit Union to get yours started today!

## DATES TO REMEMBER

**Sunday, October 1st** - Skip-A-Pay sign-up begins

**Monday, October 9th** - Closed for Columbus Day

**Wednesday, November 1st** - Christmas Club funds transfer into savings

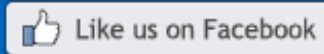
**Friday, November 17th** - Last day to sign-up for Skip-A-Pay

**Thurs. & Friday, Nov. 23 & 24** - Closed for Thanksgiving Day holiday



Access your account information 24/7 with QO Mobile App or Online Banking!

## STAY CONNECTED



[www.QuakerOatsCU.com](http://www.QuakerOatsCU.com)  
319-395-7060

### Download QOCU's Mobile Banking App



[Write A Google Review For Us](#)



Federally insured by the NCUA.

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review it at [www.QuakerOatsCU.com](http://www.QuakerOatsCU.com) or we will mail you a free copy if you call us at (319) 395-7060.