



QOCU member link

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

Winter 2014 Member Newsletter

NEW Service Coming Soon!

Shared Branching



This new service will be a great benefit for members who live - or travel - outside the state of Iowa.

With **Shared Branching**, members will be able to access their QOCU accounts at financial institutions nationwide that also participate in the **Shared Branching Network**, and will be able to conduct a variety of transactions:

- Deposits
- Withdrawals
- Balance Inquiries
- Loan Payments
- Transfer Funds
- Statement Printouts
- Purchase Official Checks*
- Purchase Gift Cards*
- Notary Service*

Look for future email notifications with more details about our **Shared Branching** service, and to find out when you can start using this new service.

Please [contact](#) the credit union if you have questions.

**These services are not available at all locations.*

Get Your Taxes Done Right!

Save on Turbo Tax and Get Every Penny You Deserve with QOCU's Partnership Discounts through Invest In America.

Visit our [website](#) to learn more!



Quaker Oats Credit Union

In This Issue

[NEW Service Coming Soon!](#)

[Get Your Taxes Done Right!](#)

[A New Way of Budgeting in 2014](#)

[Thank You!](#)

[Some Housekeeping Items](#)

[College Scholarship Available](#)

[As Winter Weather Approaches...](#)

[UPS Overnight Notice](#)

[Website](#)

[Checking](#)

[Easy Budget Checking](#)

[Loan Rates](#)

[Savings Rates](#)

**Remember Our Website
Is Mobile!**

Choose **Easy.**

A New Way of Budgeting in 2014



How well did you stay within your budget this year?

Most people tend to go over budget each year and sometimes that affects bills getting paid. QOCU offers a

secondary checking account established solely for the purpose of paying your monthly recurring bills electronically.

Each month (or as often as you wish), a fixed amount of money will be deposited to your secondary checking via payroll deductions, so all of your recurring bills (such as mortgage, utilities, cell phone, etc.) will be paid electronically out of your secondary checking - completely hassle-free. This makes budgeting simpler by separating your spending money from the money needed to pay bills.

January is a great time to open an [Easy Budgeting Checking Account](#) so you can start budgeting for 2014!

Thank You!

We would like to thank the following employers for their continued credit union support in extending QOCU membership to their employees and employees' family members:

- [Quaker Oats](#)
- [CCB Packaging](#)
- [Ralston Foods- Con Agra](#)
- [Trapeze Group](#)
- [Circle Computer Resources](#)
- [PMX Industries](#)
- [Zimmerman Ford](#)
- [Kapstone](#)

Some End-of-Year Housekeeping...


- 1099 forms will be delivered in January to members who have earned more than \$10 in interest over the past year in any checking, savings or CD account, and members who have a home equity loan with QOCU - we do not send 1099 forms for interest paid on any other loans.
- Review our new [Privacy Policy](#).
- Please [let us know](#) if there have been any changes to your address, phone number or email address.

College Scholarship **Deadline** Approaching

Six college scholarships are available to credit union members

Mortgage Loan

A home purchase may be the most important investment you will ever make.



Let us be the "KEY" to that investment!

QOCU is partnering with Consumer Loan Services to offer quality, competitive mortgage loans to our members! We've worked with Consumer Loan Services to create many personalized solutions for you and your lending needs, with a full menu of mortgage products, including:

- FHA and VA*
- USDA (Rural Development Mortgage)
- Conventional Mortgage Options
- Solutions for Borrowers with less than perfect credit
- Second home and vacation homes
- Investment properties

Simply visit
www.QuakerOatsCU.com
 from your mobile device for a mobile-friendly view and quick link to Online Banking.

Mark Your Calendars!

Monday, Jan. 20
 Closed for MLK Jr. Day

Monday, Feb. 17
 Closed for Presidents' Day

Friday, Apr. 18
 Closed for Good Friday

UPS Overnight Notice



Winter weather is upon us and UPS overnight deliveries may not be delivered on time.

Here's what you can do if you do not receive your delivery on time:

1. Contact the credit union for the tracking number on your package
2. Track your package [online](#)
3. Call UPS at 1-800-742-5877
4. If UPS decides to refund you your overnight fee they will give

and/or children of members for the 2014/2015 school year.

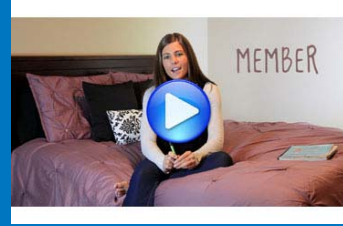
For more information or an application, visit the [Iowa Credit Union Foundation website](#). **Entry deadline is Feb. 7, 2014.**



As winter weather approaches please be sure to check [QOCU's Facebook page](#), [KCRG channel 9](#) and [KGAN channel 2](#) for credit union weather-related delays and closures

you a confirmation number. Call the credit union and give us the confirmation number. UPS will send your refund to QOCU and then we will deposit the refund in your account.

Watch this short video series on our website to learn why it's so wise to be a credit union [member!](#)



[Forward email](#)



Try it FREE today.

This email was sent to dennis@quakeroatscu.com by dennis@quakeroatscu.com | [Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).

Quaker Oats Credit Union | 3535 Center Point Road NE | Cedar Rapids | IA | 52402-5530