

## QUICK LINKS

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

## NEW IN 2018!

QOCU will be partnering with Premier Lending Alliance to offer a variety of Mortgage Products.



PREMIER  
LENDING ALLIANCE

FHA loans

USDA loans

Fixed-rate mortgages

Jumbo financing

HARP

Modular home loans

VA loans

Conventional loans

Adjustable-rate mortgages

First-time homebuyer loans

Second home loans

More details to come on our [website](#) and [Facebook](#).

## Who is Your Account Beneficiary?

When is the last time you checked to see who you named as the beneficiary on your accounts? It is amazing the number of people who have prior spouses or deceased relatives still named as a beneficiary on

accounts. Many people neglect to update their beneficiary designations after marriage, divorce, or other changes in their family situation. The problem with this; the beneficiary designation is a legally binding document, and it supersedes your will. That means regardless of your current relationship status, and regardless of what your current will says, the asset will go to the person you named in the beneficiary designation whenever you last updated it.



## How to Keep Track?

Make a list of each account, life insurance policy, and annuity that you have. Add two columns to your list; one for the beneficiary and one for a date. For each account or policy write down the beneficiary and the date it was last updated. In addition to a primary beneficiary, you should also name a contingent beneficiary. This means if the primary beneficiary dies before you, you have already specified who the account should then go to.

### **Call the credit union today and update the following:**

- Account Beneficiary
- Telephone Number
- Mailing Address
- Email Address
- Name Change (Marriage / Divorce)



### **College Scholarship Opportunity**

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. The application process will be done online. All applicants must have a credit union account in good

standing in Iowa and must submit their own work on the essay question.

For more information or to complete an entry, please visit

[www.QuakerOatsCU.com](http://www.QuakerOatsCU.com).

**Applications are due February 9th, 2018, at 5:00 pm.**

### **SHAZAM BOLT\$**

The Shazam Bolt\$ app provides another line of defense against debit card fraud.



This app allows you to:

- Receive notifications of potential fraudulent activities
- Set blocks on specific transactions
- Freeze your card if lost or stolen
- Locate nearby ATMs wherever you are

[Download SHAZAM BOLT\\$ NOW to start protecting your accounts!](#)

# Winter Weather Closings & Delays

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



## End-of-Year Housekeeping...

-Click to review our [Privacy Policy](#).

-Please [let us](#) know if there have been any changes to your mailing address, email address, telephone number, or name.

-1099 forms will be delivered in January to: Members who have earned more than \$10 in interest over the past year on any checking, savings or CD account.

-1098 forms will be delivered in January to: Members who have a home equity loan.

Note: We don't send 1099 forms for interest paid on any other loans. At this time the IRS deduction for mortgage premium insurance has expired, therefore Box 5 on 1098's will be left blank.

## Upcoming Boat, RV & Vacation Show

Iowa Boat, RV & Vacation Show  
January 19 - 21  
(UNI Dome, Cedar Fall, IA)  
<http://iowaboatandrshow.com/>

Cedar Rapids Sport Show  
February 9 - 11  
(Hawkeye Downs, Cedar Rapids, IA)  
<http://cedarrapidssportshow.com/>

Eastern Iowa Sport Show  
March 9 - 11  
(UNI Dome, Cedar Falls, IA)  
<http://easterniowasporthow.com/>



Let QOCU finance your NEW BOAT or RV!

## DATES TO REMEMBER

**Monday, January 1st** - Closed for New Year's Day

**Monday, January 15th** - Closed MLK Day

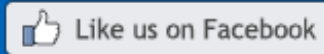
**Monday, February 19th** - Closed for Presidents Day

**Friday, March 30th** - Closed for Good Friday

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.

---