

QOCU



Quaker Oats Credit Union

QuickNote

November 2018

QUICK LINKS

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

Holiday Shopping... Safe & Easy with a QOCU Credit Card

Apply now for a Quaker Oats Credit Union Credit Card and use it for all your holiday shopping! A Quaker Credit Card is safer and more convenient than shopping with cash.



Everyone who qualifies for a Quaker Credit Card will enjoy:

- Fixed interest rate as low as **10.99% APR***.
- No balance transfer fee.*
- No annual fee.
- A 25 day interest-free grace period on purchases.
- Minimum payment amounts are only 4% of your balance each month or \$10.00 per month.

[**Apply for a QOCU Credit Card NOW!**](#)

*Annual percentage rate. No balance transfer fee when doing a cash advance using a Quaker Oats Credit Union Mastercard.

Holiday Skip-A-Payment!

Sign-up before November 16th!

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

Open a Christmas Club Account

Open a Christmas Club Account now and start saving for your 2019 holiday expenses.

You can open a Christmas Club Account anytime time of the year 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. If you save just \$10 per week starting in November you'll have \$520 saved for your 2019 holiday expenses!



Stop in or [call](#) the credit union to get yours started today!

Share The Warmth

Join us this holiday season as we share the warmth by collecting hats, gloves, scarves and mittens during the month of December and donate them to [Families Helping Families](#).



Families Helping Families is a nonprofit organization who offers several programs to help support foster families and children throughout Iowa and the Linn County area.

Members and non-members may donate NEW hats, gloves, scarves or mittens, in any size, by hanging them on the Christmas tree in the lobby at the credit union. If you have any questions, please [contact](#) the credit union.

Thank you for your support!

Holiday Transaction Tips

The following are a few tips that will help you as you travel or make purchases this holiday season:

- Be sure to [notify](#) the credit union of your holiday travel plans so that your out of state transactions are not declined. We need the dates and details of where you will be traveling.
- If you have any trouble with your QOCU debit card during the holiday travel/shopping season, please call 1-866-508-2693.



- You may receive a call from Shazam regarding purchases if they don't match your normal spending habits. Shazam will NEVER ask you for sensitive information. They'll only verify recent transactions.

If you have any questions or concerns regarding these holiday transaction tips, please give us a call at 1-319-395-7060.

We hope you have a happy and safe holiday season!!

DATES TO REMEMBER



Thursday, November 22nd -
Closed for Thanksgiving Day

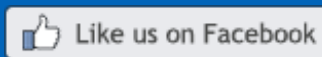
Thursday, November 23rd -
Closed for Thanksgiving Day

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

More and more consumers use online reviews to decide what companies they will work with. If you've had a great experience with Quaker Oats Credit Union, will you please share it on Google and Facebook?



STAY CONNECTED



www.QuakerOatsCU.com
319-395-7060

Download QOCU's Mobile Banking App



**Leave Us A
Google Review!**

