

Fall 2009

QOCU member link

A newsletter for the members of Quaker Oats Credit Union

"Your Credit Union for LIFE"



Buy 3 Visa Gift Cards, Get 1 FREE!

Now through December 31, 2009, when you purchase three Visa cards, we'll give you a fourth card with no activation fee – that's a savings of \$2.50!

- ⇒ Visa Gift Cards are simply the perfect gift!
- ⇒ Load your card with a balance as low as \$5.00, or as much as \$750
- ⇒ Cards can be used anywhere Visa is accepted
- ⇒ No guess work! Enables the recipient to get what they really want
- ⇒ Also works as a safe tool for teaching kids how to manage money

Stop in to QOCU to get your Visa Gift Cards for the upcoming holiday season...or anytime throughout the year.

See credit union for full details.

GETTING HALF is a Sweet Deal at QOCU!

Now through October 31

take 1/2%* off your QOCU loan rate when you finance a New or Used (08-10) vehicle with QOCU.

Enjoy rates

- ✓ as low as 4.5%* when you finance for 60 months or less
- ✓ as low as 5%* when you finance for 72 months

Simply call or stop in to QOCU to finance your vehicle today!

*All rates expressed as Annual Percentage Rate. Rates expressed "as low as" are based on creditworthiness, not all borrowers will qualify for the same rate. Loans and specials offered with qualified credit. Existing QOCU loans may not be refinanced. Some restrictions may apply. See credit union for full details.

Celebrate International Credit Union Day Thursday, October 15



More than 177 million people worldwide belong to a credit union just like you. Quaker Oats Credit Union invites you to

join us in celebrating International Credit Union Day. Stop in to the credit union for cookies on Thursday, Oct. 15.

Office Closings

Monday, Oct. 12 Columbus Day	Friday, Dec. 25 Christmas Day
Thurs. & Fri., Nov. 26 & 27 Thanksgiving	Thurs., Dec. 31 New Year's Eve
Thursday, Dec. 24 Christmas Eve Day	Fri., Jan. 1 New Year's Day

Office Hours

NEW HOURS!

Monday	8:30am - 4:30pm
Tuesday	8:30am - 4:30pm
Wednesday	8:30am - 4:30pm
Thursday	8:30am - 4:30pm
Friday	8:00am - 5:00pm

*Drive-up opens 30 min. earlier every day.

*Office is closed from 1-2pm each day for lunch.



Quaker Oats Credit Union

3535 Center Point Rd. NE
Cedar Rapids, IA 52402
(Phone) 319-395-7060
(Fax) 319-395-7135
(Toll Free) 800-519-9762

Shared Branching



Conduct basic teller transactions at Metco Credit Union
115 SW 8th St. in Cedar Rapids.

Office Hours

Monday	9:00am - 5:00pm
Tuesday	9:30am - 5:00pm
Wednesday	9:00am - 5:00pm
Thursday	9:00am - 5:00pm
Friday	8:30am - 5:30pm
Saturday	9:00am - 11:30am

*Drive-up opens 30 min. earlier everyday except on Tuesdays and Saturdays.

Christmas Ca\$h 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 Friday, November 6, and will be available that day for withdrawal.

Put Some Extra Jingle In Your Next Christmas!

Nothing makes Christmas more merry than a little extra "jingle" in your 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!

Get More Than You Might Think At www.QuakerOatsCU.com

Quaker Oats Credit Union is one of the few remaining closed-membership credit unions in the area, but don't think that means we have less to offer!

At www.QuakerOatsCU.com, you have the ability to do your banking when and where it's convenient for you!

- Enjoy FREE Home Banking with Quaker Online Access
- Electronic Statements, the faster and more secure way to receive your statements
- Bill Payment service – pay anyone for anything. FREE when you use Quaker Online Access and E-Statements
- FREE check images – view checks you've written including the payee, amount, date and the payee's signature
- View and print forms to open accounts or begin using a new service
- Securely apply for a loan or credit card
- Use our handy loan calculator to determine monthly payments, interest paid and more
- View current rates
- and so much more...



Enter For A Chance To Win *The World's Largest Christmas Stocking!*

Each year the Credit Union hosts a ticket prize drawing for the world's largest Christmas stocking, with all of the proceeds going to the Children's Miracle Network, a non-profit organization dedicated to saving and improving the lives of children by raising funds for children's hospitals like the University of Iowa.

Ticket Price: 1 ticket for \$2 or 3 tickets for \$5
Must enter by: December 18th

The winning ticket will be drawn at the board meeting on December 21, and the winner will be notified by phone.

Reward Yourself With A Credit Card You Can TRUST

Is your credit card interest rate increasing, or your credit limit decreasing, despite your good credit and on-time payments? You are not alone, and Quaker Oats Credit Union is here to help. Our credit cards offer a fixed rate that won't change.

Fixed Rate as low as 10.99% APR

Switch today and reward yourself with...

- ✓ **No annual fees**
- ✓ **No-fee cash advances**
- ✓ **25-day grace period on all purchases**
- ✓ **Payments can be made at QOCU**
- ✓ **Questions & concerns are handled locally, by QOCU staff**

To apply, simply call or stop in to the Credit Union, or apply online at www.QuakerOatsCU.com and click on "Loans."



Annual Meeting Review

Quaker Oats Credit Union's 57th Annual Meeting was held on June 20, 2009 at the Cedar Rapids Kernels ballgame. 25 members joined staff and board members to discuss Shared Branching with Metco and QOCU's first ever television commercial. We were proud to announce the addition of CCB Packaging to our Affiliate team, and a big thank you went out to all of our members for their loyalty to the credit union.

Board members that were up for election were J. Opperman, D. Wiedner, and S. Robinson. They were all re-elected by a unanimous vote.

Winners in our cash giveaway drawing of five envelopes containing \$57 each included L. Opperman, D. Wiedner, G. Morley, C. Harrison, and S. Robinson.

Next year the credit union is looking at hosting a BBQ/ Picnic for our annual meeting instead of the Kernels game. Please give us your input when you stop into the credit union or email Shelby at Shelby@QuakerOatsCU.com or Jo Ann Elliott (board member) at joann_elliott@quakeroats.com.

Shared Branching

Access your QOCU Account on Saturdays Now!

Quaker Oats Credit Union has teamed up with Metco Credit Union to offer our members more access to their QOCU accounts. With proof of I.D., you can stop in to Metco Credit Union at 115 8th Avenue SW in Cedar Rapids for cash and check transactions.

Plus, Metco Credit Union is open on Saturdays from 9:00-11:30am, which makes banking with QOCU even more convenient. For a full listing of Metco's hours, please see the front page of this newsletter.

Follow-up on Cash for Grades & Pool Party

Cash For Grades

This was Quaker Oats Credit Union's first year to reward Kirby Kangaroo and eXtreme Teen Account members with cash for getting good grades. We are proud to say we had 11 kids participate receiving a total of \$132 in cash.

Kids, be sure to work hard and keep up those grades so you can earn CASH next year during our Cash for Grades promotion!

Pool Party Update

Although the weather was a bit cool this year, a few Kirby Kangaroo and eXtreme Teen members braved our free pool day, along with members from Metco Credit Union. Everyone – including the parents – had a blast in the water and on the waterslides. As an extra treat, everyone who attended received McDonald's and Dairy Queen gift certificates. Yum!



Kirby Kangaroo Coloring Contest Winners

Wyatt Kresser- Age 4
Sebastian McGovern- Age 2
Memphis Folken- Age 1