Tmember link Spring 2009 Your Credit Union for LIFE!



*Rate expressed as an annual percentage rate and is subject to change without notice. All loan financing is based upon credit qualifications. Rates are applicable to new money only. Not all borrowers will qualify for the same rate when a rate is listed "as low as". Rates listed "as low as" are based on the borrower's creditworthiness.

QOCU Teams-Up With Metco CU To Offer **Added Convenience**

Quaker Oats Credit Union is teaming-up with Metco Credit Union – a community credit union in Cedar Rapids – to provide even more convenient access to your credit union accounts! It's a concept called, "Shared Branching," and it will make being a member of QOCU even more convenient!

With Shared Branching, OOCU members can conduct basic teller transactions – such as withdrawing cash, depositing funds or making a loan payment – at the Metco Credit Union branch, located at 115 8th Ave. SW in Cedar Rapids. Metco can offer QOCU members extended weekday hours, and Saturday hours too!

New Lunch Hours



Beginning April 1, 2009, Quaker Oats Credit Union will CLOSE each day (Mon.-Fri.) from1:00-2:00pm to allow for QOCU staff lunches. Closing for lunch will enable the Credit Union to remain fully-staffed throughout the day, and ensure we service our members as efficiently as possible, at a time that's most convenient for the membership.

If you have any questions or concerns, please contact the credit union.

Office Closings

Friday, April 10 Good Friday

Monday, May 25 Memorial Day

Monday, Sept. 7 Labor Day

Office Hours

Monday 8:30am - 5:00pm Tuesday 9:30am - 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 except Tuesday.

*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

QOCU Member Appreciation Day

Ouaker Oats Credit Union will host its annual member appreciation day on Friday, May 1, at the credit union. All members are invited to join from 11am-4pm for grilled hot dogs, chips, pop, a dilly bar and the chance to clean out your home office!

FREE shredding service offered to members

Quaker Oats Credit Union has hired Iron Mountain Company to shred members' personal documents at no charge. Simply bring your confidential documents to the Credit Union April 27-May 1 during office hours, and Iron Mountain will pick them up to be shredded. Rest assured that your documents will be destroyed in a safe and confidential manner.



Member Appreciation Lunch

Friday, May 1 from 11am-4pm

FREE Shredding service April 27-May 1 during office hours.

Annual Kernels Game Ticket Giveaway

It's that time of year again...time to thank our members for their loyalty with monthly drawings to win tickets to the Cedar Rapids Kernels games!

Winners will be drawn April-July 2009, and each winner will receive four tickets to a Kernels home game. Game tickets will be drawn one month prior to the actual game date, so you'll have plenty of time to dig-out your baseball glove. Stop by the credit union to enter, and good luck!

Discounted Six Flags Tickets

The Credit Union is offering discount tickets to Six Flags Great America in Gurnee, IL. Simply stop by during office hours to purchase yours!

One day admission ticket = \$32 Two day admission ticket = \$52 Children 2 and under are FREE!

"Cash-In" Your Grades at QOCU!





Active Kirby and eXtreme Teen

Account members are encouraged to bring in their year-end report cards during the month of June, and Quaker Oats Credit Union will pay \$3.00 for every "A" (or equivalent letter grade) earned during the 2008/2009 school year.

Some rules and restrictions apply. Please contact the credit union for more details.



Join us for Quaker Oats Credit Union's 57th Annual Meeting, followed by a Cedar Rapids Kernels Baseball Game!

All members and their families are invited to attend the meeting prior to the baseball game to learn more about your credit union.

Then sit back and enjoy a Kernels Game & fireworks afterwards!



To reserve your tickets, please call the credit union at 319.395.7060 by June 15.

Date: Saturday, June 20, 2009 **Place:** Veteran's Memorial Stadium **Time:** 5:45 p.m. – Member meeting

6:35 p.m. – Cedar Rapids Kernels vs. Clinton

Cost: \$15 per member; \$25 for non-members

(includes game ticket, food & drinks; limit

of one ticket per member)

E-Services Training Helps Members "Go Green!"

Quaker Oats Credit Union will be offering FREE training classes to assist members in using our FREE online services. Training will be held at the credit union from **3:30-4:30pm** on the following dates:

Tuesday, May 19, 2009 Wednesday, July 22, 2009 Tuesday, Sept. 15, 2009

Members will be instructed how to use QOCU's online banking, e-statements and online bill pay services at each class, and will be registered and setup to continue using these services following the training class. Members only need to attend one of the three classes.

Please bring a few bills/statements to the class so we can setup a few bills to be paid, and instruct you how to setup all your other payments using our bill pay service.

Seating is limited, so please contact the credit union in advance to register for one of the training dates.

Celebrate the Magic of Saving during National Youth Week

Members ages 0-19 are invited to come and celebrate National Youth Week at QOCU April 19-25. Enjoy games and register for prize giveaways! Watch the QOCU website at www.QuakerOatsCU.com for more details.

Unemployment Insurance Coming In June!

Involuntary Unemployment Insurance (IUI) is an insurance that will pay your scheduled monthly loan payment to Quaker Oats Credit Union if you become unemployed involuntarily. Members will be able to purchase the insurance and premiums will be calculated into loan payments.

Watch the quarterly newsletter and website for more information regarding IUI insurance.