

Summer 2009

QOCU member link

A newsletter for the members of Quaker Oats Credit Union

"Your Credit Union for LIFE"

GETTING HALF is a Sweet Deal at QOCU!

August 1-October 31,

take 1/2%* off your QOCU loan rate when you finance a New or Used (07-09) 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.

Free GAP with QOCU Vehicle Loans!*

In August and September, QOCU will provide FREE GAP Insurance on any vehicle loan of \$15,000 or more! That's a value of \$300!

Simply logon to www.QuakerOatsCU.com, click on the "FREE GAP" icon and provide a valid email address. Soon after, you'll receive a coupon for FREE GAP coverage. Please be sure to print out the coupon and bring it with you when you sign the loan paperwork.

*Some restrictions apply. See credit union for details.



Vehicle Storm/Hail Damage Reminder

As the storm season approaches, vehicles used as collateral may be subject to hail damage and other storm damage. If an insurance check is issued to cover the damages, QOCU must endorse the check. Before this can happen, we need proof from a certified body shop showing the vehicle has been repaired, or the check must be applied to your loan balance.

New & Used Vehicle Warranties Available

Any vehicle 5 years or newer with 60,000 or fewer miles qualifies for warranty coverage. We have several different coverage plans depending on the vehicle's year, make, model, and mileage. Warranty coverage can be financed right in with your vehicle loan. Call the credit union for a FREE quote!



E-Services Training Reminder

QOCU 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:

Wednesday, July 22, 2009

Tuesday, Sept. 15, 2009

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

Office Closings

Monday, Sept. 7
Labor Day

Monday, Oct. 12
Columbus 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

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.

www.QuakerOatsCU.com

QOCU Online Services

Quaker Oats Credit Union has a variety of services to offer on our website that members can access anytime, day or night, from any Internet connection.

- Home Banking/ Quaker Online Access
- E-Statements
- Bill Pay Service
- Links to Pet Insurance, Kirby Kangaroo Club, CU Succeed Club and more!

You may be surprised to find all we have online, so visit QOCU at www.QuakerOatsCU.com today!

Discounted Theme Park Tickets

Stop by the credit union during office hours to purchase your discounted tickets to the following theme parks:

Six Flags

Gurnee, IL

One day admission ticket = \$32

Two Day admission ticket= \$52

Children 2 & under are FREE!

Adventureland

Altoona, IA

Ticket cost = \$22

Children 3 & under are FREE!

Mt. Olympus

Wisconsin Dells, WI

Ticket cost = \$23.50

Children 2 & under are FREE!



Keep Your Best Friend “At His Best” With Pet Insurance

Every Pet owner loves their pets and wants them to be happy and healthy. However, caring for your pet’s health can sometimes be an expensive responsibility. Pet insurance enables you to care for your pet’s needs without breaking your pocket book.

- ✓ 6 different plans to choose from
- ✓ Premium is based on the type of animal, size, age, and other criteria
- ✓ Coverage reimburses you directly for medical bills

Visit our website at www.QuakerOatsCU.com and click on the “Pet Insurance” link for details.



Reminder For Members With Direct Deposit

Members with Direct Deposit coming to their QOCU account(s) should regularly review any deposits and deductions being made. If your employer changes their payroll software or routing number, it will affect how your deductions/deposits at the credit union get disbursed, such as loan payments and Christmas club deposits not being made. If you notice any discrepancies, please contact the credit union immediately.

You Smart Cookies!

There are a number of benefits to members who use Direct Deposit:

- Your check is deposited first thing in the morning, even if the credit union is closed.
- QOCU loan payments can be made weekly by automatically deducting the payment from each direct deposit.
- No need to come to the credit union...it's all automatic!

Join Us For a Pool Party!

Members of QOCU’s Kirby Kangaroo and eXtreme Teen Clubs are invited to a join us at a FREE pool party as our way of saying thanks for being a QOCU member!

Date: Saturday, August 1st

Time: 6:00-8:00 p.m.

Where: Beaver Pool, 2700 Beaver Ave. SE
in Cedar Rapids

eXtreme Teen and Kirby members, as well as their parents/guardians, will be admitted for FREE (with ticket)! Members can each invite one friend at a cost of \$1.00 per non-member.

To receive your FREE admission tickets, please stop in or call the credit union by Thursday, July 23. Space is limited.

Pick-up your FREE tickets by July 23rd!

Identity Theft Protection Is Here! (Your first 60 days are FREE!)

Identity theft is when someone uses your name, social security number, credit card number or other identifying information without your permission to commit fraud or other crimes. ID theft is more common than you may think. In addition to the emotional toll identity theft can take, it is also costing consumers and businesses billions of dollars each year.

There is no way to completely prevent ID theft from happening to you, but there are ways to protect yourself. Quaker Oats Credit Union is currently providing our members with a new identity theft protection plan. Every member qualifies for the insurance and is automatically signed up for it at no charge for the first 60 days. Following the 60-day trial, there is very little cost for this added protection.

Protection Details

- The cost is only \$1.50 a month and it covers all family members living in your household (a three-generation coverage).
- This insurance will protect your identity for all of your bank accounts, credit/debit cards and more, not just your accounts with Quaker Oats Credit Union.
- If you become a victim of identity theft it will help you re-group your finances and repair your credit report.

If you do not want to be covered by this protection plan following the FREE 60-day trial, please contact the credit union.