

QOCU MEMBER LINK

A NEWSLETTER FOR THE MEMBERS OF QUAKER OATS CREDIT UNION

FALL
2008

CURRENT LOAN RATES

NEW CARS (2009, 2008 & 2007)

Up to 72mo.	5.50%
Up to 60mo.	5.00%

USED CARS

2006-2004	To 66mo.	6.75%
2003-2002	To 54mo.	7.75%
2001-2000	To 48mo.	8.50%
1999 & older	To 36mo.	9.00%

HOME EQUITY

15 Years	8.50% Fixed
10 Years	7.50% Fixed
5 Years	6.50% Fixed

MASTERCARD CREDIT CARD

As low as 10.99% Fixed
No annual fee.

*All rates are expressed as an Annual Percentage Rate and are subject to change without notice. Your actual rate may be higher based on your credit history.

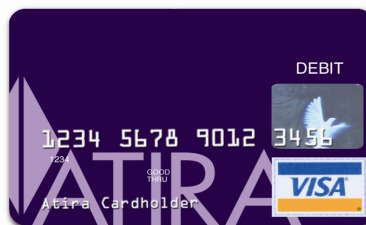
**International Credit Union Day
will be celebrated at
Quaker Oats Credit Union on
October 16, 2008.**

Stop in for a Treat!



VISA Gift Cards

great for holiday gifts or to use on vacation



Balances as low as
\$5 on up to \$750
\$2.50 per card

Christmas Club Accounts

Christmas Club funds will be transferred into member's savings accounts on Friday, November 7th, 2008 and will be available that day for withdrawal. Members may open a Christmas Club Account at anytime with no minimum balance.



QOCU'S 56th ANNUAL MEETING

Quaker Oats Credit Union's Annual Meeting was held at The Veteran's Memorial Stadium conference room on Saturday, July 19th. There were 28 members and five non-members in attendance. There were six cash prizes of \$56 given away to members that won the drawing.

The following candidates were elected to serve on the board, Barb Harrison, Mike Novak, and Richard Hanson. The board of directors is as follows (newly elected and re-elected members are noted with *)*Richard Hanson, * Barb Harrison, *Mike Novak, John Opperman, Ken Owens, Shirlene Robinson, Dave Wiedner, JoAnn Elliott and Joe Conner.

The meeting was followed by a Kernels Baseball game hosted by Quaker Oats Credit Union.

We encourage members to make suggestions or give us ideas for our 57th Annual Meeting next year.

www.QuakerOatsCU.com

CREDIT UNION HOURS (Drive-Up)

Monday 8:00am - 5:00pm
Tuesday 9:30am - 4:30pm
Wednesday 8:00am - 4:30pm
Thursday 8:00am - 4:30pm
Friday 7:30am - 5:00pm

(Lobby)

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

CONTACT INFORMATION

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SHARED BRANCHING

Quaker Oats Credit Union is partnering with Metco Credit Union to give our members more access to their finances. We are calling this **Shared Branching** and plan to launch this new program in the fall of 2008.

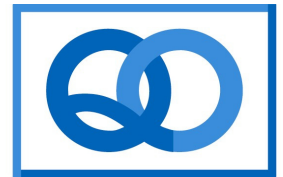
Some benefits for our members will be credit union access on the Southwest side of town. Metco is open on Saturdays from 9am to 11:30am, so QOCU members will be able to do their banking business on Saturdays.

Metco Credit Union is located at.....

115 8th Avenue SW
Cedar Rapids, IA 52404
Next to the Flying Wienie

Members will only be able to do cash and check transactions. No loan transactions will be done at Metco. There will be a cash withdrawal limit of \$1500 per member, per day. If members choose to do business at Metco they will need to show proof of ID.

If you have questions regarding this exciting new program please contact Quaker Oats Credit Union.



Quaker Oats Credit Union

WIN The World's Largest Christmas Stocking

Each year the credit union hosts a ticket prize drawing for the world's largest stocking. All of the Proceeds will be donated to the United Way Fund.

Ticket Price: 1 ticket for \$2 or 3 tickets for \$5

Last entry date: December 12th
Winning ticket will be drawn at the board meeting on December 15th.



Holiday Closings 2008

Mon., Oct. 13th
Columbus Day

Thur. & Fri.,
Nov. 27th & 28th
Thanksgiving

Wed., Thur., & Fri.
Dec. 24th, 25th & 26th
Christmas

Wed., Dec. 31st
New Year's Eve

Thur. & Fri.
Jan. 1st & 2nd 2008
New Year's



Quaker Oats
Credit Union

