



QOCU Member LINK

A NEWSLETTER FOR THE MEMBERS OF QUAKER OATS CREDIT UNION

Winter 2009

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.

Why choose a Quaker Oats Credit Union credit card vs. a bank credit card?

Low rates, low fees, low penalties

The National Association of Federal Credit Unions stated that today the Average bank credit card charges 13.69% and the Average credit union charges 12.16%.

Get Approved Today For a Quaker Oats Credit Union MasterCard Credit Card As



Low As 10.99% Interest For Qualified Credit.

Have you recently moved or are you planning a move?

If you have moved or you are planning to move, be sure to update your address and phone numbers with us. All contact information must be in writing (fax, email, or letter).

You will also want to update your information with our card services (by phone 1-800-562-1337) if you have a debit or credit card. This will help us to make sure you receive your statements and any important credit union information in a timely matter.

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 start this new program in the first quarter of 2009.

We had to postpone our launch date due to Metco remodeling their building. Please look for more details regarding Shared Branching in upcoming newsletters.



Quaker Oats Credit Union

Sign Up For A Christmas Club Account!



- * No minimum balance required to open
- * Money gets transferred to savings on the first Friday in November
- * Money can be payroll deducted or direct deposited weekly to this account

CREDIT UNION HOURS

Reminder

The credit union will be closed from 12pm to 1pm everyday over the lunch hour through March 31st, 2009

(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

3535 Center Point Rd. NE
Cedar Rapids, IA 52402

(Phone) 319-395-7060
(Fax) 319-395-7135
(Toll Free) 800-519-9762

Website & Online Banking
www.quakeroatscu.com

Email
dennis@quakeroatscu.com

WINNERS For The November Kirby Coloring Contest Are...

Christopher Stephen Grace Meter McKenna Lemke
Age 6 Age 6 Age 3



Keep a watch out for our February winners!

Quaker Oats Credit Union is Safe and Sound

We are a not-for-profit financial cooperative that is locally owned by our members, and we are federally insured.

With the recent passing of the Emergency Economic Stabilization Act, credit union deposit insurance coverage has increased to \$250,000 from \$100,000. The increase went into effect immediately and will be in effect until Dec. 31, 2009.



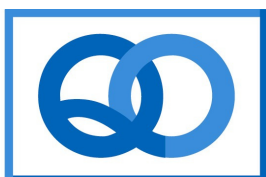
1099 Forms for 2008

- You will receive a 1099 if you have earned \$10 or more in interest over the past year in any of your checking, savings or CD accounts.
- You will receive a 1098 form if you have a home equity loan.
- We do not send 1099 forms for interest paid on any other loans.

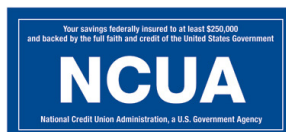
Save The Date

**Member Appreciation Day
Friday, May 1st, 2009**

Stop by the credit union for a hot dog & dilly bar and let us thank you for your valued membership!



Quaker Oats Credit Union



Holiday Closings 2009

**Mon., Jan. 19th
Martin Luther King Day**

**Mon., Feb. 16th
Presidents' Day**

**Fri., April 10th
Good Friday**