



Fall 2011

# QOCU member link

A newsletter for the members of Quaker Oats Credit Union

**"Your Credit Union for LIFE"**

## Get a **KISS** With Your Next QOCU Loan!

Now through November 30, when you borrow from QOCU, we'll give you an extra "Kiss" of Cash!

- **\$25** cash when you borrow \$10k-\$14k
- **\$50** cash when you borrow \$15k-\$24k
- **\$100** cash when you borrow \$25k+



[Click here to print your coupon](#) and bring it to QOCU when you get your loan, or be sure to mention this offer when you submit your application!



Offer available on new money only, may not refinance existing QOCU loan. Must apply for loan prior to 11/30/2011. Restrictions may apply, see credit union for full details.



## Buy 2 Visa Gift Cards

## Get 1 FREE!

Now through Dec. 30th, when you purchase two Visa cards, we'll give you a third 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**



Quaker Oats Credit Union

### Mark Your Calendar!

**International Credit Union Day**  
**Thursday, Oct. 20**  
*Stop in to the office for a sweet treat!*

### Office Closings

**Columbus Day** Monday,  
Oct. 10

Stop in to QOCU to get your Visa Gift Cards for the upcoming

holiday season...or anytime throughout the year.

## College Scholarship Opportunities Coming Soon!

College Scholarship opportunities for Iowa credit union members will soon be announced. Watch our website for more information. Entries will be due Feb. 2012.



## 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 4**, and will be available that day for withdrawal. If you need the funds sooner, there is a \$10 early withdrawal fee.

**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!



## Need Extra Cash for the Holidays?

**Skip your QOCU loan payments in December!**

Members who have loans with QOCU can skip one or all of their December loan payments to help pay for Holiday expenses. Simply complete and submit our Holiday [Skip-a-Payment form](#) by November 30, 2011.

Some restrictions apply. See form and credit union for full details.



## World's Largest Christmas Stocking

**Tickets on sale starting November**

7.

### Thanksgiving

Thurs. & Fri.,  
Nov. 24 & 25

### Christmas

Monday, Dec. 26

### New Year's

Monday, Jan. 2

### Shared Branching with



Conduct basic teller transactions on your QOCU accounts.

[Website](#)

[Checking](#)

[Easy Budget Checking](#)

[Loan Rates](#)

[Savings Rates](#)



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 one in Iowa City.

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

**Must enter by:** December 19th at 4:30 p.m.

[Forward email](#)



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