

Spring 2011

QOCU member link

A newsletter for the members of Quaker Oats Credit Union
"Your Credit Union for LIFE"

GoodE Checking

With QOCU's GoodE Checking, you earn a high-rate dividend of **3.0%*** when you maintain a balance of \$2,000-\$25,000, provide a valid email address at account opening, and utilize these FREE services with your GoodE account:

- Direct deposit
- Online Banking
- Electronic Statements
- No annual fee Debit card** with at least 10 signature-based transactions per calendar month

Introducing a High-Yield Checking account that's **Good for you...and Good for the environment.**

For a limited time, receive a \$10 prepaid gift card when you transfer \$2,000 or more from another financial institution into a GoodE Checking account!

*3.0% Annual Percentage Yield (APY) paid on balances between \$2,000 and \$25,000, and 0.15% APY paid on all amounts above \$25,000 each cycle the minimum requirements are met. If you do not meet the requirements per cycle, your account will still function as a free checking account earning 0.15% APY. Rates as of April 1, 2011. Interest rate and APY subject to change at any time after the account is opened. No Minimum Balance required to maintain account. At least 10 signature-based Debit card transactions must be posted to the account within each calendar month period to qualify for 3.0% bonus rate. ATM and PIN-generated transactions do not qualify member for bonus rate. No monthly service charge. Other restrictions may apply. **Debit cards offered with qualified credit. One account per member.

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QOCU Matches Deposits During Youth Week

Monday-Thursday, April 18-21

To celebrate National Youth Week, during the week of April 18-21, QOCU will **match any \$5.00 deposit** made into a youth savings account. Simply bring in the coupon below with your \$5.00 deposit and QOCU will deposit another \$5.00 into your savings account.

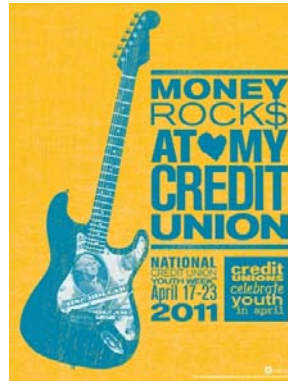


Quaker Oats Credit Union

Mark Your Calendar!

May 2-6

Special grab bags will also be handed out to youth members during Youth Week, so it (literally) pays QOCU members ages 0-19 to visit QOCU!



FREE Shredding service

Sat., June 18
Members' Night at the
Kernels Game

Office Closings

Good Friday
Friday, April 22

Memorial Day
Monday, May 30

Kids & Young Adults... bring in this coupon for \$5.00!

Stop in -or- call QOCU and deposit at least \$5.00 into your Kirby Kangaroo or eXtreme Teen savings account during "Youth Week," April 18-21, 2011 and QOCU will deposit another \$5.00 into the account!



(ages 0-12)

**EXTREME
TEEN
ACCOUNT**

(ages 13-19)

Must present coupon. Coupon can be copied. One coupon per eligible member only. Valid April 18-21, 2011.



Date: Saturday, June 18th

Time
5:35 p.m. - Food served
6:35 p.m. - Game

Cost
\$15 per member
\$25 for non-members
(includes game ticket, food & drinks) Limit of one ticket per

member.

Email us to order your tickets by June 13th!

Annual Kernels Game Ticket Giveaway

We want to again thank our members for their loyalty with monthly drawings to win tickets to the Cedar Rapids Kernels games!

Shared Branching with



Conduct basic teller transactions on your QOCU accounts.

[Website](#)

[Checking](#)

[Easy Budget Checking](#)

[Loan Rates](#)

[Savings Rates](#)

Congrats!

Congratulations to the winners of our Kirby Kangaroo coloring contest!

Landon Douglas
age 5

Walker Kresser

Winners will be drawn through July 2011 and 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.



age 2

Landon and Walker each received a \$10 gift card.

Stop by the credit union to enter, and good luck!



Don't Lose Sight of Your Credit Life & Disability Coverage!

Members who get a loan with QOCU have the option to purchase Credit Life & Credit Disability insurance at a low rate, but it's important to remember you have it in the event you need it!

If you are disabled from working for at least 14 consecutive days, your Credit Disability insurance will cover the payments on all of the loans for which you purchased the insurance. And, in the event of the member's death, Credit Life will cover the remaining payments of the loan(s). However, in order to take advantage of these benefits, you must contact the credit union.

Some restrictions apply based on how the coverage was established, so be sure to contact the credit union as soon as you believe you may be eligible. If you have any questions relating to your CL&CD coverage, please contact the QOCU office at any time.



For a limited time, rates as low as

3.50%

2009-2011 vehicles for up to 5 years

[Apply today,](#)
or [view other great rates & terms online!](#)

FREE Shredding Service Offered To Members

The Iron Mountain Company will have shredding bins available at the QOCU office May 2-6. Simply bring your confidential documents to the Credit Union during office hours. Rest assured your documents will be destroyed in a safe and confidential manner.



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