



Summer 2011

# QOCU member link

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



1.5% rate reductions are available on most secured loans--such as vehicles, boats, RVs, motorcycles and more. These special rates can also be used to refinance your higher-rate loan from another lender! Loans will be offered at these special rates on a first-come, first-served basis, so apply today!

**Be sure to ASK about our special rates when you call or stop-in!**

Minimum loan amount of \$10,000. Offer is subject to change without notice. Offer available on secured loans only. Excludes home equity, credit card and share secured loans. Not valid on loans currently financed with QOCU. Additional term restrictions also apply. Contact the QOCU office for full details and disclosures of this offer.

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Quaker Oats Credit Union

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[Easy Budget Checking](#)

[High Yield Checking](#)

[Loan Rates](#)

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## What If You Could Save \$100+ in 30 Minutes?

If you have a loan with another lender that's financed at a higher rate than we offer, there's a good chance we could save you \$100 or more in interest payments by refinancing with us.

Simply complete an [application online](#) and [fax](#) or [email](#) it to us. We do most of the work, so it shouldn't take more than 30 min. to apply, provide any documents we may need, sign, and start saving!

**Mark Your Calendar!**  
**59th Annual Meeting**

## Common Loan Refinance FAQs:

**Q: Does it cost money to refinance a loan?**

**A: Typically, no.** However, you should check the conditions of your loan to ensure there isn't a pre-payment penalty. Also, all titled vehicles do require a \$10 title transfer fee when you refinance, which can be rolled into the loan amount.

**Q: Can my automatic payment be transferred as well?**

**A: Yes.** If your loan payments are made automatically, we can ensure they're still made automatically to QOCU as well. The method of payment may be slightly different, but will have no affect on your or the payment.

**Q: Will QOCU pull a credit report when I refinance?**

**A: Yes.** We will need to pull a credit report to approve you for the loan. Keep in mind, you are welcome to view this information at no charge and/or discuss it with our loan staff. We'll also review your report to see if we can save you money elsewhere.

### Why pay more interest on your loans?

**Take 30 min. to transfer all your loans to QOCU and save!**

Sunday, Sept. 18 at noon

### Office Closings

**Labor Day**

Monday, Sept. 5

**Columbus Day**

Monday, Oct. 10

**QOCU has discount theme park tickets** to Adventureland in Altoona, and Lost Island Waterpark in Waterloo. Stop in to purchase yours today!

## Don't Miss QOCU's 59th Annual Meeting!

All QOCU members are invited to attend Quaker Oats Credit Union's 59<sup>th</sup> Annual Meeting, being held at A Touch of Class Private Park & Pavilion.



Come for the annual meeting at noon, and stay for a cash bar and picnic-style lunch, cash prize drawings and games. There is no cost to attend, but reservations must be received by Friday, September 9.

**Date:** Sunday, September 18

**Time:** 12:00 p.m. - Annual meeting  
12:30-1:30 p.m. - Cash bar & Picnic-style lunch

**Place:** A Touch of Class Private Park & Pavilion  
5977 Mt. Vernon Road SE

**RSVP:** Call or [email](#) QOCU to reserve your tickets by Friday, September 9.

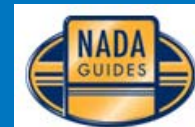
### Shared Branching with



Conduct basic teller transactions on your QOCU accounts.

### Self-Service Tools

We have many self-service tools available on our website. Click any logo to access them anytime, day or night!



## Thanks for Coming to the Ballpark!

Thank you to all of the members and their families who joined

us at the Kernels game on Saturday, June 18! We cheered-on the Kernels to a 6-5 victory over the Wisconsin Timber Rattlers, and had a great time doing it!



### Loan Calculator

Quaker Oats Credit Union

Loan Amount \$

Interest Rate  %

Term of Loan  Years

Payments  Monthly

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Payment:

Total Payments:

Annual Cost:

Total Cost:

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## Summer Security Reminders

- Leaving the country this summer? Remember to contact QOCU in advance to ensure your debit and/or credit cards don't get turned off due to suspected fraudulent activity.
- It's always a good idea to have copies of the credit and debit cards you'll be carrying with you - whether on a trip or even around home! That way, if your cards or entire wallet is stolen, you'll have all the information you need to shutdown the cards.
- [Quaker Online Access](#) is a great way to access your account from anywhere, anytime, and can be viewed via your Internet-enabled smart phone! Simply visit our [website](#) and login as usual, and be sure to logout when finished.
- Please remember to remove your hat and/or sunglasses when you visit the QOCU office so we can more easily recognize you. If we don't happen to see you approach the door, please ring the buzzer so we can identify you and welcome you inside!



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