

Winter 2011

# QOCU member link

A newsletter for the members of Quaker Oats Credit Union

**"Your Credit Union for LIFE"**

## Could Your **Vehicle Loan** Use A **Rate Overhaul?**



If you financed a vehicle with another financial institution, it may be time to overhaul your higher rate to our low rates! We may be able to lower your monthly payment and/or shorten the term of your loan, and it's easy to refinance with QOCU!

For a limited time,  
rates as low as  
**3.75%**

2009-2011 vehicles for up to 5 years

**Apply online, call or stop-in to the office!**

[View additional rates and terms.](#)

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## High-Yield Checking Accounts Coming Soon!

If you've been looking for a checking account that rewards you for keeping a higher balance in your account and using QOCU's free electronic services, this account is being created just for YOU! Watch our monthly newsletter for more details.



Quaker Oats Credit Union

**Mark Your  
Calendar!**

## College Scholarship Opportunities

Quaker Oats Credit Union is offering six college scholarships in conjunction with the Family Involvement Board to members, or children of members. For more information or to complete an entry, please visit our [website](#). The deadline for entries is Feb. 4, 2011.



## FIB College Scholarship Deadline

Feb. 4, 2011  
(see article at left)

## Office Closings

**MLK Jr. Day**  
Monday, Jan. 17

**Presidents' Day**  
Mon., Feb. 21

## Thank You For Your Membership!

Quaker Oats Credit Union wishes to thank all members for your membership and usage of our products and services in 2010! As we continue to add members, and as those members continue to utilize more of our products and services, it will enable us to develop a stronger credit union with more products and services.

We also thank the following employers for extended QOCU membership to their employees and employee's family members:

- [Quaker Oats](#)
- [Ralston Foods](#)
- [US Corrugated](#)
- [CCB Packaging](#)
- [Zimmerman Ford](#)
- [Circle Computer Resources](#)
- [PMX Industries](#)

## Shared Branching with



Conduct basic teller transactions on your QOCU accounts.

[Website](#)

[Checking](#)

[Easy Budget Checking](#)

[Loan Rates](#)

[Savings Rates](#)



## Easy Budget Checking Still One-of-a-Kind In The Cedar Rapids Market!

QOCU was the first financial institution in Cedar Rapids to offer the newest concept in checking - a secondary checking account

established solely for the purpose of paying your monthly recurring bills. Many members are benefitting from it...members like Chad who may have avoided hundreds in late payment fees in 2010 thanks to QOCU's [Easy Budget Checking!](#)



*"I now have money to pay my bills because in the past I have been bad with my finances. If I didn't have the Easy Budget Checking Account I would never have money to pay my bills," said Chad. Adding, "Quaker Oats Credit Union staff did all the work to set it up for me and make sure money goes into the account each pay period."  
- Chad B.*

## StayConnected With Your Accounts 24/7

QOCU offers several ways to access and monitor your accounts anytime, day or night. Plus, they're simple to use, and completely FREE when you bundle them together.



- [Quaker Online Access](#) - check your balance, cleared checks, withdrawals, deposits and more - it's like having your own personal teller.
- [eStatements](#) - numerous benefits over a paper statement, including greater security, received days sooner, online storage and of course they're environmentally-friendly.
- [Bill Pay Service](#) - pay your dentist, your bills, or anyone else in just minutes! Save time and the cost of an envelope and stamp. Avoid bogus late-payment fees with written proof of the day your check was received.

## Put A Little Extra Jingle In Your 2011 Holidays!



[Open a Christmas Club savings account](#) this month, and save a little each month to pay for your holiday expenses. We guarantee the holidays will be even merrier!

- 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

## Some End-of-Year Housekeeping...

- 1099 forms will be delivered in January to members who have earned more than \$10 in interest over the past year in any checking, savings or CD account, and members who have a home equity loan with QOCU - we do not send 1099 forms for interest paid on any other loans.
- Review our new [Privacy Policy](#).
- Please [let us know](#) if there have been any changes to your address, phone number or email address.

[Forward email](#)

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