

Financial Education

Checking

Easy Budget  
Checking

Loan Rates

Loan App.

Savings Rates

Credit Card  
10.99%  
Fixed Rate

Find more information on our website about...

QOCU's Partnership Discounts

**One more great reason to be a credit union member!**  
Save on Turbo Tax and get every penny you deserve with QOCU's Partnership Discounts through Love My Credit Union Rewards.

Auto Advantage Deductible Reimbursement Insurance

**Sometimes accidents happen.**  
QOCU's auto advantage insurance can help with some of the expenses.

Warren A. Morrow Memorial Scholarship

**Entry deadline is February 7, 2016.**  
Awards \$5,750 in scholarships to six Iowa students!

**Dates to remember...**

**Mon., Feb. 15**  
CLOSED for Presidents' Day

**NEW QOCU Mobile App Available in February**



**Our Favorite Features Include:**

- Account Transfers (transfer money from account to account)
- Picture Pay (take a picture of a bill to pay it)
- Pay A Friend (person to person payments)
- Debit Card "On/Off" (allows you to turn debit card off when you are not using it to prevent fraudulent transactions.)

**Thank You For Your Generous Donations!**

Look for more information in upcoming emails!



All hats and mittens were donated to the Families Helping Families organization.

### Didn't Get A Paper Statement This Month?



Effective January 1, 2016, members will no longer receive paper statements.

Only members 55+ that had contacted the credit union by December 31, 2015, to request paper statements will still receive them.

Paper statements are available for a \$4.00 fee. Please call the credit union to request a statement.

To sign up for eStatements, please [contact](#) the credit union.

## Congratulations Russ on Winning A \$100 Best Buy Gift Card!

At the end of 2015, we put ALL of our members that had signed up for eStatements into a **FINAL Grand Prize Drawing for a \$100 gift card to Best Buy!** Russ Houk was our lucky winner.



Thank you to all of our members that signed up for eStatements! If you still haven't signed up for eStatements, it's not too late, just [contact](#) the credit union.

## 4 Tips To Spot Fake Online Shopping Websites

1. Look for the "s" in the URL <https://>



2. Make sure there is a lock symbol to the left of the URL

3. Extensive privacy policies are a red flag



4. Look for grammar and spelling errors

Federally insured by the NCUA.  
Equal Housing Opportunity Lender.