

#### June 2016

#### **Financial Education**

<u>Checking</u>

Easy Budget Checking

Loan Rates

Loan App.

Savings Rates

Credit Card 10.99% Fixed Rate

Dates to remember...

Mon., July 4 Our office is CLOSED for Independence Day.





Theme Park Tickets For Sale

We still have discounted theme park tickets to Adventureland.

Tickets will be sold on a first-come basis. Please <u>contact</u> the credit union to ensure we still have tickets available.

# Find more information on our website about...

Visa Prepaid Cards Prepaid gift cards are a safe way to pay for vacation expenses! Load cards in any amount \$5 - \$750.

QOCU's Partnership Discounts

One more great reason to be a credit union member!

We've teamed up with Love My Credit Union Rewards to bring you savings on the things you buy every day from trusted American companies.



Looking For A Low Rate Credit Card?

## Then you need to transfer your balances to a QOCU MasterCard credit card today!

#### QOCU's MasterCard credit cards have...

- A fixed interest rate as low as 10.99% APR\*.
- No annual fee and a 25 day interest free grace period on all purchases.
- Minimum payment amounts which are only 4% of your balance each month, or \$10.00 per month.

#### Apply Today!

\*Annual percentage rate.



Prepaid Gift Cards Are A Safe Way To Pay For Vacation Expenses! **Cost: \$32 per ticket** (3 and under are free) Tickets are valid any one day during the 2016 season.



### Going On A Trip?

Your Credit Union Is Everywhere You Go!

Visit one of our 5,000 shared branch locations nationwide to make deposits, withdraw funds, make loan payments, or transfer funds, just as if you were at the credit union.

<u>Click here</u> to find a location near you.

Load cards with any amount \$5-\$750. (\$2.50 load fee)

Cards can be used anywhere Visa is accepted, including online.

Register the card online and if it's lost you can get a new card in approximately 2 weeks.

Call or stop-in to pick-up your cards today!

## June Fraud Tip: FREE Vacation Scam

Congratulations! You've won a free vacation. Sound too good to be true? It most likely is.

The most common form of these vacation scams usually states that to be eligible for the free vacation you will either need to pay a service charge or purchase a membership to a travel club. Don't pay it. And do not give the company your credit card number or even it's expiration date.

If you do, here's what you can expect:

- There will be many restrictions on when you take your trip.
- You may be required to pay an additional handling charge to book your reservation.
- The travel dates you prefer will very likely be unavailable.
- If you complain, you may be offered an upgraded plan for still another additional fee.