

Looking To Purchase A NEW BOAT or RV This Year?



QOCU offers:

- Competitive Rates & Terms
- Hassle-Free Financing
- Affordable Vehicle Protection Plans

For a limited time, you can receive up to 1% APR* off QOCU's current RV loan rates when you finance your new boat or RV with us!

Iowa Boat, RV & Vacation Show

January 22nd - 24th

[\(UNI Dome, Cedar Fall, IA\)](#)

Cedar Rapids Sport Show

February 12th - 14th

[\(Hawkeye Downs, Cedar Rapids, IA\)](#)

Eastern Iowa Sport Show

March 11th - 13th

[\(UNI Dome, Cedar Falls, IA\)](#)

*All rates expressed as Annual Percentage Rate. Floor of 5.25%. Rates and terms subject to change without notice. Offer available on new money only and with qualifying credit. Not all borrowers will qualify for our lowest rate. Visit our free online calculator at www.QuakerOatsCU.com to calculate additional rates and terms. Federally insured to at least \$250,000 by the NCUA. Equal Housing Opportunity Lender.



Quaker Oats Credit Union

In This Issue

[Boat & RV Loan Special](#)

[Debit Card Fraud Update](#)

[Some Housekeeping Items](#)

[College Scholarship Opportunity](#)

[Winter Weather Closings & Delays](#)

[Mobile App Coming Soon!](#)

[Shazam Bolt\\$](#)

[Video](#)

[Website](#)

[Checking](#)

[Easy Budget Checking](#)

[Loan Rates](#)

[Savings Rates](#)

Debit Card Fraud Update!

Mark Your Calendars!

Monday, Jan. 18

Closed for MLK Jr. Day

Monday, Feb. 15

Closed for Presidents' Day

Friday, Mar. 25

Closed for Good Friday



Due to an increase in fraud, Quaker Oats Credit has blocked ATM/Debit card transactions from several merchants in the following states:

California, New York, Pennsylvania, New Jersey, Maryland and Arizona

If you want to purchase something in one of these states using your ATM/Debit card - or if you will be traveling to one of them - please give us a call.

If you have an online or over the phone payment/purchase that gets denied, please contact the credit union immediately. It may be denied because we have that specific merchant blocked. (We are able to temporarily unblock ATM/Debit cards from any of the above listed states.)

Note:

For your protection, we aggressively monitor all transactions for fraud. If we receive fraudulent transactions from additional states we will quickly block those states for your protection. For an up to date list of blocked states, please visit [website](#).

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 on any checking, savings or CD account, and
 - members who have a home equity loan.
- **Note:** We do not send 1099 forms for interest paid on any other loans.
- Review our [Privacy Policy](#).
- Please [let us know](#) if there have been any changes to your address, phone number or email address.



NEW QOCU Mobile App Coming Soon!

A Few Of Our Favorite Features Include:

- Account Transfers
- Picture Pay
- Pay A Friend

Look for more information and a launch date in upcoming emails!



SHAZAM BOLT\$ will help you protect your accounts by sending you fraud alerts on your smartphone or tablet.

Download SHAZAM BOLT\$ NOW to start protecting your accounts!

Simply click on the "SHAZAM BOLT\$" icon which is located at the bottom of the home page of our [website](#).

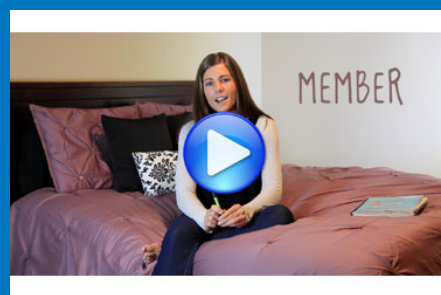
Watch this short video series on our website to learn why it's so wise to be a credit union member!

College Scholarship Opportunity

Calling all High School Seniors and Current College Students!

Apply for the Iowa Credit Union Foundation's Warren A. Morrow Memorial Scholarship!

Deadline to apply is Feb. 7, 2016.



Credit union members may apply for the Warren A. Morrow Memorial Scholarship to offset their post-secondary education expenses.

As in past years, the application process will be done online. All applicants must have a credit union account in good standing in Iowa and must submit their own work on the essay question.

For more information or an application, visit the [Iowa Credit Union Foundation website](#). **Entry deadline is Feb. 7, 2016.**



Winter Weather Closings & Delays

As winter weather approaches, please be sure to check QOCU's website, Facebook page, KCRG channel 9 and KGAN channel 2 for credit union weather-related delays and closures.