

# QOCU member link

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

Winter 2017 Member Newsletter

## Looking To Purchase A NEW BOAT or RV This Year?



### QOCU'S BOAT & RV LOANS OFFER:

- 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 20th - 22nd

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

#### Cedar Rapids Sport Show

February 10th - 12th

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

#### Eastern Iowa Sport Show

March 10th - 12th

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

\*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](http://www.QuakerOatsCU.com) to calculate additional rates and terms. Federally insured to at least \$250,000 by the NCUA. Equal Housing



Quaker Oats Credit Union

### QUICK LINKS

[Website](#)

[Checking](#)

[Easy Budget Checking](#)

[Loan Rates](#)

[Savings Rates](#)

### Mark Your Calendars!

Monday, Jan. 16  
Closed for MLK Jr. Day

Monday, Feb. 20  
Closed for Presidents' Day

Friday, April 14  
Closed for Good Friday



Save time in 2017 with

## 64th Annual Meeting Review

Quaker Oats Credit Union's 64th Annual Meeting was held on September 12, 2016 at the credit union. A total of 15 members were present, including staff and board members. The meeting was strictly informational since a quorum of 19 was needed. The Chairperson thanked the board and staff for their continued dedication. He also thanked the membership for their business and loyalty to the credit union. There were seven winners of our cash prize drawings. \$200 in cash prizes was disbursed among these seven winners. JoAnn Elliott, Ken Owens and Joe Conner were re-elected to the Board on November 21, 2016, at our rescheduled Annual Meeting.

## 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, &
    - Members who have a home equity loan.
- Note:** We don't send 1099 forms for interest paid on any other loans.
- Click to review our [Privacy Policy](#).
  - Please [let us know](#) if there have been any changes to your address, telephone number or email address.

## 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 February 3, 2017.**

Click here for details or visit [www.IowaCreditUnionFoundation.org](http://www.IowaCreditUnionFoundation.org).



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.

these convenient features offer by our Mobile App:

- Account Transfers
- Picture Pay
- Pay A Friend



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](#).



## 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


All applicants must have a credit union account in good standing in Iowa and must submit their own work on the essay question.

weather-related delays and closures.

For more information or an application, visit the [Iowa Credit Union Foundation website](http://www.IowaCreditUnionFoundation.org). **Entry deadline is Feb. 3, 2017.**

## STAY CONNECTED

 [Join Our Mailing List](#)

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[www.QuakerOatsCU.com](http://www.QuakerOatsCU.com)

319-395-7060

### Download QOCU's Mobile Banking App



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Federally insured by the NCUA.