

Spring 2014

QOCU member link

A newsletter for the members of Quaker Oats Credit Union

"Your Credit Union for LIFE"

Paying Higher Than 2.75% On Your Auto Loan?



Refinance With Us & You Could Save An Average Of \$800**

For a limited time, simply refinance your existing vehicle loan from another lender to QOCU, and we'll lower your current rate by up to 1%APR*. If you're currently financed at 2.75%APR* or higher, that could save you up to \$800** in interest payments over the life of the loan!

Plus, QOCU offers competitive rates on:

- GAP Coverage (just \$360)
- Extended Warranty Coverage
- Credit Life Insurance
- Credit Disability Insurance

Apply Today!

[Click here](#) to complete a loan application or if you have a Quick Lending Application on file, simply call our office.

*All rates expressed as Annual Percentage Rate. Floor of 1.75%. 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.**Based on borrowing \$25,000 at 2.75%APR for 72 months and refinancing \$25,000 with QOCU at a rate of 1.75%APR for 72 months. 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 Lender.

REMINDER: Monitor Your Account Transactions On A Weekly Basis Online

With all of the recent company breaches including the Target breach, it's a good idea to monitor your account transactions using [QOCU's online banking](#) on a weekly basis. You have 60 days from the transaction date to dispute any transactions you feel are fraud.

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To dispute a transaction on your account you must call the number on the back of your Visa debit card. Card Services will immediately close your card and order you a new debit card and PIN.

Card Usage Tips

1. If you use an "online purchasing account" like PayPal, we recommend that you use a [Visa gift card](#) to make purchases.
2. Use a credit card to pay for airline tickets, hotel reservations and rental cars when vacationing and traveling. It's safer than using your debit card.
3. [Contact](#) the credit union with your travel dates and locations so that we can notify card services to avoid any issues.

Mark Your Calendars!

Friday, April 18
Closed for Good Friday

April 20-26 - Youth Week!

Monday, May 26
Closed for Memorial Day

Sat., June 14 - Kernel Game

*IA State jersey day
Lonesome Road
post-game concert
w/fireworks at the end*

Save The Date



Quaker Oats Credit Union's Annual Members' Night at the Cedar Rapids Kernel Game will be on

Saturday, June 14th

*IA State jersey day
Lonesome Road
post-game concert
w/fireworks at the end*



Catch the \$ave Wave™

National Credit Union Youth Week™

April 20-26, 2014

Each year Quaker Oats Credit Union celebrates youth week, along with hundreds of other credit unions throughout the nation, to teach and promote the benefits of saving to our youth members.

Open a [NEW Kirby](#) or [eXtreme Teen](#) Account Today!

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



Quaker Oats Credit Union
"Your Credit Union for LIFE"

[Forward email](#)



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