

QOCU



Quaker Oats Credit Union

# QuickNote

September 2016

[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...

[Shared Branching](#)

*Take advantage of QOCU's shared branching services through CO-OP Shared Branch.*

Access your account at any of our 5,100 credit union branches nationwide!

[Visa Prepaid Cards](#)

*The perfect money source for college kids!*

Load cards in any amount \$5 - \$750.

[QOCU's Auto Advantage Insurance](#)

*Sometimes accidents happen.*

QOCU's Auto Advantage Insurance can help with some of the expenses.

## Dates to remember...

**Mon., Sept. 5**  
Our office is CLOSED for Labor Day.

**Mon., Sept. 12**  
All members are invited to QOCU's 64th Annual Meeting at 4:30 pm at the credit union office. We will have CASH DOOR PRIZES!

**Mon., Oct. 10**  
Our office is CLOSED for Columbus Day.



## NO PAYMENTS FOR 90 DAYS

FOR AUTO PURCHASES & REFINANCES\*

RATES AS LOW AS 2.3% APR\*

For Any Qualified Vehicle & Qualified Member!

Most vehicles and members will qualify!

Offer Ends 10/1/16

[Apply Today!](#)

Be sure to use Promo Code: **SAVING\$@QOCU**

\*Offer valid 9/1/16 to 10/1/16. Annual Percentage Rate. Interest will accrue during the 90 days of deferred payments. All loan financing is based upon credit qualifications. Offer applicable to new money only. Other restrictions may apply. Please see credit union for full details and disclosure.



Want An Extended Warranty Plan

That Will Last As  
Long As Your  
Vehicle Does?



Whether you buy a new or used vehicle, QOCU can help you protect it with our mechanical breakdown coverage that we offer through Route 66. This warranty is designed to help you with major repairs. You can purchase a warranty plan to fit your needs regardless of the year and mileage of your vehicle.

*Route 66  
paid  
\$12,454  
for QOCU  
member claims  
in 2015!*

**Click here** to get an instant quote or more information.

# Chip-Enabled DEBIT Cards ARRIVING

As your debit card expires you will be sent a chip-enabled EMV debit card. EMV debit cards work just the same as EMV credit cards.

For more information about EMV debit cards please visit our [website](#).

## September Fraud Tip: Contact The Credit Union If You Plan To Travel

Here's what we need to know...

1. Your complete travel itinerary including all states you will be traveling through and your final destination.
2. The dates you will be traveling.

Why...

1. So that we can notify Shazam of the locations and dates of your travels.
2. So that we can give you the toll-free telephone number to our 24/7 Shazam Fraud Monitoring company in case you encounter card issues.
3. Because we have several states that are blocked. This means that your card won't work if you try to use it in a blocked state. But, if you are traveling to one of our blocked states we can temporarily unblock that state for you.

**Here is a list of our blocked states:**

**(This list is subject to change at anytime)**

California, New York, Pennsylvania, New Jersey, Massachusetts, Michigan, Texas, Washington, and Arizona.

*Don't forget to [contact](#) the credit union  
before heading out of town!*

Federally insured by the NCUA.

Equal Housing Opportunity.