

QOCU member link

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

Fall 2016 Member Newsletter



QOCU's Annual Holiday Skip-A-Payment Program Is Back!

Sign-up for QOCU's Annual Holiday Skip-A-Payment Program by November 18th!

You will have the opportunity to skip December's payment on any QOCU loan (excluding home equity & credit card) to help pay for holiday expenses.

For more details or to complete a skip-a-payment request, [click here](#).



Quaker Oats Credit Union

In This Issue:

- QOCU's Annual Loan Skip-a-Payment Program
- College Scholarship Opportunity
- Christmas Club Funds Transferring Soon!
- 64th Annual Meeting Update
- Chip-Enabled EMV Credit Cards Arriving Soon

[Website](#)

[Checking](#)

[Easy Budget Checking](#)

[Loan Rates](#)

[Savings Rates](#)

College Scholarship

Opportunity



Credit union members may apply for the Warren A. Morrow Memorial Scholarship to offset their post-secondary education expenses starting October 14, 2016.

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. 3, 2017.**

Christmas Ca\$h Is Coming Soon!

Members with a QOCU Christmas Club account will get to enjoy all that savings soon!

Christmas Club funds will be transferred into members' savings accounts on **November 1st**, and will be available that day for withdrawal. If you need the funds sooner, there is a \$10 early

Mark Your Calendar!

Monday, Oct. 10
Office closed for Columbus Day

Tuesday, Nov. 1
Christmas Club funds transfer into savings

Thursday, Nov. 24 & Friday, Nov. 25
Office closed for the Thanksgiving holiday

Monday, Dec. 26
Office closed for the Christmas holiday

Monday, Jan. 2, 2016
Office closed for New Year's

withdrawal fee.

Put Some Extra Jingle In Your Next Christmas!

Nothing makes Christmas more merry than a little extra "jingle" in your account!

Open a [Christmas Club Account](#) anytime with no minimum balance. Funds can be deducted right from your paycheck weekly, bi-weekly or monthly, and you'll earn a higher dividend rate on this account while you save. Stop in or [call](#) the Credit Union to get yours started today!

Our 64th Annual Meeting Will Be Rescheduled

We have not decided on a date or time yet, but please continue to look for that information in future emails and Facebook posts.

Sign-up for our [e-newsletters](#) to ensure you stay up-to-date on future credit union events.

Federally insured by the NCUA.
Equal Housing Opportunity.

Are You Ready for EMV?

 Fight Fraud

 Protect Card Holders



Chip-Enabled EMV Debit Cards Arriving Soon!

Members will begin to receive NEW EMV Visa Debit Cards as their existing cards expire.

Visit our [website](#) for more information.

