

Fall 2018 Member Newsletter

#### **QUICK LINKS**

Rates | Loan Application | Upcoming Events | Contact Us



### **Apply Online Now!**

# Be sure to use Promo Code: SAVING\$QOCU

\*Offer valid 9/18/18 to 10/15/18. 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. Equal Housing Opportunity. Federally insured by the NCUA.

# Skip-A-Payment Is Back!

Sign-up for QOCU's Annual Holiday Skip-A-Payment Program before November 16th!

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

<u>Click for more details or to</u> <u>complete a skip-a-payment</u> <u>application.</u>



# International Credit Union Day

Join us on **Thursday, October 18, 2018**, as we celebrate the 70th anniversary of International Credit Union Day®! To celebrate International Credit Union Day we will be <u>giving away 5 gift cards to 5 lucky</u> <u>winners!</u> All you have to do is watch Facebook for a trivia question and be the 1st person to answer correctly in the comment section. (You can only win one prize during this event.)



International Credit Union Day celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize the hard work and share member experiences. The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged. Thank you for being a member of Quaker Oats Credit Union!

# **Christmas Cash 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 withdrawal fee.

### DON'T HAVE A CHRISTMAS CLUB 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!

# Warren A. Morrow 2019 Scholarship

The details and deadlines for the 2019 Warren A. Morrow Scholarship will be released soon. Please check our website and Facebook page for the application and deadline.



# DATES TO REMEMBER

Monday, October 1st - Skip-A-Pay sign-up begin.

Monday, October 8th - Closed for Columbus Day.

Thursday, October 18th - International Credit Union Day.

Thursday, November 1st - Christmas Club funds transfer into savings.

Friday, November 16th - Last day to apply for a Skip-A-Pay.

**Thursday, November 22nd -** Closed for Thanksgiving Holiday.

**Friday, November 23rd** - Closed for Thanksgiving Holiday.

Remember you can access your account information 24/7 with QO Mobile App or Online Banking!



www.QuakerOatsCU.com 319-395-7060

Download QOCU's Mobile Banking App

