Winter 2019 Member Newsletter

QUICK LINKS

Rates | Loan Application | Upcoming Events | Contact Us

STRESSED OVER CREDIT CARD DEBT?

Transfer your balance & save!

10.99% APR*

Fixed interest rate



NO BALANCE TRANSFER FEE NO ANNUAL FEE NO CASH ADVANCE FEE

Apply now for a QOCU MasterCard Credit Card.

*Annual Percentage Rate. Federally insured by the NCUA. Equal Housing Opportunity. Credit Card offered with approved credit. Not all members will qualify.



Starting in January we'll be offering OPEN DOOR INVESTMENT GUIDANCE! Stop by the credit union the 2nd & 4th Friday of each month between 2 & 4:30 pm to discuss any of the following topics, with Sarah Buehler or Gabe Rohwedder of Securian, privately or with others:

- Pension & social security guidance
- Guaranteed income strategies
- Investment management
- Estate protection planning

We hope to see you January 11th or 25th!

NEW! We've partnered with SallieMae to offer Student Loans!

Whether you're an undergraduate student, graduate student, or parent helping a student pay for school, these <u>flexible student loans</u> are designed to meet your needs.

GET THE MONEY YOU NEED FOR SCHOOL

- ✓ Competitive interest rates
- √ 3 repayment options
- ✓ No origination fee

Smart Option Student Loan®

Ask us for details!





College Scholarship Opportunity

The Warren A. Morrow Memorial Scholarship, offered through the lowa Credit Union Foundation, is open to all lowa credit union members and children of members. All applicants must have a credit union account in good standing in lowa and must submit their own work on the essay question.

Learn more or apply online now!

Applications are due February 8th, 2019, at 5:00 pm.

Money Transfer Coming Soon!

Money Transfer will be available in Online Banking and allow you to send money to friends.

Watch Facebook & <u>www.QuakerOats.com</u> for details.

Winter Weather Closings & Delays

As winter weather approaches, please be sure to check QOCU's website and Facebook page for credit union weatherrelated delays and closures.





End-of-Year Housekeeping...

-Click to review our Privacy Policy.

-Please <u>let us</u> know if there have been any changes to your mailing address, email address, telephone number, or name.

- -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.
- -1098 forms will be delivered in January to: Members who have a home equity loan.

Note: We don't send 1099 forms for interest paid on any other loans.

Upcoming Boat, RV & Vacation Show

lowa Boat, RV & Vacation Show January 18 - 20 (UNI Dome, Cedar Fall, IA) http://iowaboatandrvshow.com/

Cedar Rapids Sport Show February 8 - 10 (Hawkeye Downs, Cedar Rapids, IA) http://cedarrapidssportshow.com/

Eastern lowa Sport Show March 15 - 17 (UNI Dome, Cedar Falls, IA) http://easterniowasportshow.com/



Let QOCU finance your NEW BOAT or RV!

DATES TO REMEMBER

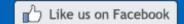


Tuesday, January 1st - Closed for New Year's Day

Monday, January 21st - Closed MLK Day

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





Write A Google Review For Us



Federally insured by the NCUA.

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review it at www.QuakerOatsCU.com or we will mail you a free copy if you call us at (319) 395-7060.