

September 2019

#### **QUICK LINKS**

Rates | Loan Application | Upcoming Events | Contact Us

# Vehicle Protection Plan

QOCU is NOW OFFERING a <u>Vehicle</u> <u>Protection Plan</u> with 6 essential coverages on any vehicle:



- Key/Remote Replacement
- Tire & Wheel Road Hazard Protection
- Cosmetic Wheel Repair
- Paintless Dent Repair
- Windshield Repair
- 24-Hour Emergency Roadside Assistance

## **Call** for a FREE Quote.

### Click for a \$100 OFF COUPON

when you purchase a vehicle protection plan.

Hurry, coupon is valid until 9/30/19. An auto loan with QOCU is not required to purchase a Vehicle Protection Plan.

### **GAP**

In today's world cars are depreciating faster than people are paying off their vehicle loans. This means that in the event you're in an accident and your vehicle is totaled you may owe more on your vehicle than the insurance is willing to give you to pay off the loan.



GAP (Guaranteed Asset Protection) insurance can help protect you in the event that your vehicle is lost, stolen, or totaled. For a one-time cost of only \$450 you'll be covered for the difference of the market value of your vehicle and what the insurance will give you in the event of a loss.

With the GAP Advantage you automatically get \$1,000 to use on the purchase of your next vehicle as long as you finance with Quaker Oats Credit Union within 90 days.

Learn more or get a FREE GAP Coverage Quote.

# **Extended Warranty**

Whether you buy a new or used vehicle Quaker Oats Credit Union 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.



## Get an Extended Warranty rate quote now!

## **Credit Life & Disability Insurance**

Quaker Oats Credit Union offers
Credit Life Insurance on all our loans
to help protect your home and family if
you can't be there for them. If you pass
away during the period of a loan,
Credit Life Insurance will pay off or
reduce your remaining loan balance.

- Single Coverage \$.69 per \$1000 of coverage each month
- Joint Coverage \$1.15 per \$1000 of coverage each month
- Maximum Coverage Amount per loan \$40,000
- Borrowers are eligible to apply for coverage up to age 70
- Maximum Loan Term- 120 months
- Premium is Included in monthly payment for convenience
- No Physical Exams and No Occupation Limitations

Quaker Oats Credit Union also offers **Credit Disability Insurance** on all our loans to help make your loan payments in the event you become disabled or go off work for medical reasons for at least 14 consecutive days. This insurance will continue to make your loan payments until you return to work.

- Single Coverage \$2.11 per \$1000 of coverage each month
- Maximum Monthly Benefit per loan of \$600
- Maximum Loan Term 120 months
- Borrowers are eligible to apply for coverage up to age 66
- Must work outside the home for wages at least 30 hours/week
- No Physical Exams or Occupation Limitations
- Protects your credit rating

Please <u>contact</u> the credit union for more information on Credit Life & Disability Insurance.

# **MyCard INFO**

MyCard INFO gives you 24/7 online access to your QOCU credit card account!



Starting 10/1/19 all credit card payments made by telephone will be charged a \$5.00 per transaction convenience fee. To avoid this fee, you can make your payment online using MyCard INFO or mail your payment to:

Learn more or start using MyCard Info today!





# NEW Payment Mailing Address

Effective immediately all credit card payments should be mailed to:

PO Box 37035 Boone, IA 50037-0035



Save time and make credit card payments online with <a href="MyCard INFO">MyCard INFO</a>!



## DATES TO REMEMBER



**Monday, October 14th** - Closed for Columbus Day

**Thursday, October 17th** - International Credit Union Day

Access your account information 24/7 with QO Mobile App or Online Banking!

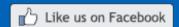
More and more consumers use online reviews to decide what companies they will work with. If you've had a great experience with Quaker Oats Credit Union, will you please share it on Google and Facebook?





## **STAY CONNECTED**





www.QuakerOatsCU.com 319-395-7060

## **Download QOCU's Mobile Banking App**









