

Fall 2019 Member Newsletter

QUICK LINKS

Rates | Loan Application | Upcoming Events | Contact Us



Apply Online Now!

*Annual Percentage Rate. 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 to at least \$250,000.

2019 Skip-A-Payment

Sign-up for Quaker Oat's Annual Holiday Skip-A-Payment Program before November 22nd!

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

Click for more details or to complete a skip-a-payment application.



Local Service.

Global Reach.

October 17th is International Credit Union Day!

International Credit Union Day has been celebrated on the third Thursday of October since 1948. The ultimate goal is to raise awareness about the great work that credit unions are doing around the world and give members the opportunity to get more engaged.

This year's ICU Day theme is Local Service. Global Reach. At its most basic level, a credit union is people pooling their money to provide each other with affordable loans-it is literally people helping people. Credit unions all over the world help members start a small business, own a home or continue their education - people who are often denied access to other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

This is why Quaker Oats Credit Union celebrates ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

Christmas Cash Transferring Soon!

Members with a Quaker Oats
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.



NEED TO OPEN A CHRISTMAS CLUB ACCOUNT?

A Christmas Club Account can be opened at the credit union anytime with no minimum balance. Funds can be deducted right from your paycheck weekly, biweekly 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 your Christmas Club Account started today!



Don't miss the next Open Door Investment Guidance on Friday, October 25th from 2:00 pm to 4:00 pm at the credit union. No appointment is necessary so just stop in.

Warren A. Morrow 2020 Scholarship

The details and deadlines for the 2020 Warren A. Morrow Scholarship will be released soon. Please check our website and Facebook page for the application and deadline.



Monday, October 1st - Skip-A-Pay signup begin

Monday, October 14th - Closed for Columbus Day

Thursday, October 17th - Celebrate International Credit Union Day

Friday, November 1st - Christmas Club funds transfer into savings

Monday, November 11th - Closed for Veterans Day

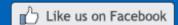
Friday, November 22nd - Last day to apply for a Skip-A-Pay

Thursday & Friday, November 28 & 29 - Closed for Thanksgiving Holiday.

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

STAY CONNECTED





www.QuakerOatsCU.com 319-395-7060

Download QOCU's Mobile Banking App





don't forget

Write A Google Review For Us



Federally insured by the NCUA.