

#### 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.

## Skip-A-Payment

Skip December's payment on any Quaker Oats Credit Union loan (excluding home equity & credit card) to help pay for holiday expenses.

Sign-up before November 22nd!

Learn more or apply.



## **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, bi-weekly or monthly, and you'll earn a higher dividend rate on this account while you save.

<u>Call or stop in</u> to get your Christmas Club Account started today!



# OPEN DOOR INVESTMENT GUIDANCE



No appointment necessary. Just stop in.

for dates & times.

**QOCU Board Room** 

Don't miss the next Open Door Investment Guidance on Friday, November 22nd from 2:00 pm to 4:00 pm at the credit union. No appointment is necessary so just stop in.

## 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.



### Share The Warmth

Join us this holiday season as we share the warmth by collecting hats, gloves, scarves and mittens during the month of December and donate them to Families Helping Families.

Families Helping Families is a nonprofit organization which offers several programs to help support foster families and children throughout lowa and the Linn County area.

Members and non-members may donate NEW hats, gloves, scarves or mittens, in any size, by hanging them on the Christmas tree in the lobby at the credit union. If you have any questions, please <u>contact</u> the credit union.

Thank you for your support!



## **Holiday Transaction Tips**

Here are a few tips that will help you as you travel or make purchases this holiday season:

 Be sure to notify the credit union of your holiday travel plans so that your out of state transactions are not declined. We need the dates and details of where you will be traveling.



- If you have any trouble with your QOCU debit card during the holiday travel/shopping season, please call 1-866-508-2693.
- You may receive a call from Shazam regarding purchases if they don't match your normal spending habits. Shazam will NEVER ask you for sensitive information. They'll only verify recent transactions.

If you have any questions or concerns regarding these holiday transaction tips, please give us a call at 1-319-395-7060. We hope you have a happy and safe holiday season!

#### Welcome Justine

Join us as we welcome Justine to the Quaker Oats Credit Union family. Justine is originally from Ottumwa, lowa but has lived in Cedar Rapids for 10 years. She went to Capri College and graduated from the cosmetology program and was a stylist for 7 years. Justine and her husband have been married for two years and have a beautiful and busy one year old daughter. In her free time Justine enjoys spending time with her family, working out, hunting, traveling, and enjoying anything outdoors. Justine is excited for this new opportunity with the Quaker Oats Credit Union after staying home with her daughter for the last year!



## Shared Branching Change

On November 30, 2019, Collins Community Credit Union will no longer participate in the CO-OP shared branch network. Click the following link for alternative shared branch location near you.



# DATES TO REMEMBER



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.

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?



