

QuickNote

December 2019

Mortgage Loans

Loan Application

Certificate Rates

Auto Rates

Visit our website

Contact Us

12 DAYS of CHRISTMAS Specials

as our way of saying **THANK YOU** for your membership & Happy Holidays!

DATES & DETAILS

(Special valid only on the date listed.)

- 5th Open a Christmas Club Account & receive a gift
- 6th Contact us to increase \$ amount deposited into Christmas Club Account & receive a gift*
- 9th Contact us for FREE teller checks
- 10th Open a checking account & receive a gift*
- 11th No early \$10 withdrawal charge on Christmas Club Accounts
- 12th 12 month CD special at 1.2% on amounts \$1,200 - \$12,000
- 13th Christmas cookies at the credit union
- 16th Contact us to pick your PIN for ATM/Debit card for FREE
- 17th Visit drive-thru and receive a gift*
- 18th Apply for a QOCU credit card & receive a gift*
- 19th Open up a Christmas Club Account & we'll deposit \$5
- 20th No early \$10 withdrawal charge on Christmas Club Accounts

THANK YOU FOR YOUR MEMBERSHIP & HAPPY HOLIDAYS!

*Offer valid on the date listed in December of 2019 and all free gifts must be picked up at the credit union and will not be mailed.

Baby It's Cold Outside

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 who offers several programs to help support foster families and children throughout Iowa 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 contact the credit union.

Thank you for your support!



WARREN A. MORROW MEMORIAL SCHOLARSHIP

APPLICATION DEADLINE: FEBRUARY 7, 2020



Quaker Oats Credit Union and the Iowa Credit Union Foundation (ICUF) are pleased to announce the start of the 2020 Warren A. Morrow Memorial Scholarship program, which will award scholarships to high school seniors and individuals entering or attending an accredited undergraduate, graduate or vocational program in 2020. Applicants must be a current member (not just their parent) of an Iowa credit union.

Please click the following link for complete [scholarship details, essay question, online application, and scholarship program guidelines](#).

Applications must be submitted by Friday, February 7, 2020, at 5:00 pm.

Winners will be notified in April of 2020, and the results will be posted on www.IowaCreditUnionFoundation.org.

Christmas Club Accounts

In 2019 Quaker Oats Credit Union members saved \$XXXXXX* in their Christmas Club Accounts!

If you don't have a Christmas Club Account now is the time to open one. 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!

If you currently have a Christmas Club Account, you do NOT need to re-open the account for next year. The account will automatically restart with your first pay period in November.

* Approximate 2019 Christmas Club transfer amount.



Open an account today!

Misplaced Debit Card

If you have misplaced your debit card you can log in to the QOCU Mobile App and turn your debit card OFF. Then, if you find your debit card, you can log back in to the QOCU Mobile App and turn the card back ON.

This "ON / OFF" feature allows you to avoid calling the 800 number and permanently closing your account while you look for the missing card.

Follow these 3 easy steps:

1. Log in to QOCU Mobile Banking App
2. Click on the "CARDS" icon
3. Switch the card "on" or "off"

Questions, contact the credit union.

Debit Card Problems

If you have any trouble with your Quaker Oats Credit Union debit card during holiday travel or holiday shopping, please call 1-866-508-2693.



Travel Plans

Be sure to notify the credit union of your holiday travel plans, so that your out of state transactions are NOT declined.

Call or email the credit union with your travel details.

Safe travels!



[Notify the credit union.](#)



FOR A LIMITED TIME

RATES AS LOW AS

3.50% APR*

2018-2020 vehicles for up to 5 years

[Click here to apply securely online.](#)

[Apply for an auto loan.](#)

Now offering mortgage loans in Georgia!

Mortgage Loans are a great option for members who are looking to finance a new home or refinance their current home. We have a loan type and term to fit just about every situation, so call or apply online today!

- Competitive rates and fees
- Fixed and adjustable-rate terms
- FHA Loans
- VA Loans
- USDA Loans
- Conventional Loans
- Fixed-Rate Mortgages
- Adjustable-Rate Mortgages
- Jumbo Loans
- HARP
- First-Time Homebuyer Loans
- Second Home Loans
- Modular Home Loans

ANNOUNCEMENT

[Apply securely online](#) or contact [Dawn Saterfield](#), our Mortgage Specialist, for more information about this new program.

Dawn Saterfield

Email: DawnS@PremierLA.org

Office (515) 867-2716 office

Cell (319)430-7282 cell

NEED SOME EXTRA CASH FOR THE HOLIDAYS?

REFINANCE YOUR MORTGAGE NOW

YOU MIGHT BE SURPRISED BY HOW MUCH YOU COULD SAVE!

Contact Us Today
For A Free Mortgage Review!



*Equal Housing Opportunity. Federally insured by the NCUA.

Contact Dawn Saterfield

Dates to Remember

Tuesday, December 24th - Closed
Christmas Eve

Wednesday, December 25th - Closed for
Christmas Day

Tuesday, December 31st - Closed for New
Year's Eve

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



Remember, even when we are closed we're still open.
Access your account information 24/7 with QO Mobile App or Online Banking!