

QOCU member link

A newsletter for the members of Quaker Oats Credit Union
"Your Credit Union for LIFE"

Winter 2020 Newsletter

[Mortgage Loans](#)

[Loan Application](#)

[Certificate Rates](#)

[Auto Rates](#)

[Visit our website](#)

[Contact Us](#)

Ring in the New Year

with a **RIDICULOUSLY
LOW RATE**

Auto Loan Rates as low as

2.20% APR*

For a limited time

2018-2020 vehicles for up to 5 years

APPLY ONLINE.

*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.

[Apply for an auto loan.](#)

*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.

We do **MORTGAGES!**

If you are thinking about owning a home this spring **NOW** is the time to get your financing in check!



WE OFFER:

- Conventional
- FHA
- VA
- USDA

Equal Housing Opportunity. Federally insured by the NCUA.

Remember, we're now offering mortgage loans in **Georgia!** [Apply securely online](#) or contact [Dawn Saterfield](#), our Mortgage Specialist, for more information.

Contact Dawn Saterfield



IOWA CREDIT UNION
FOUNDATION

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.

Apply for scholarship

GET THE MONEY YOU NEED FOR SCHOOL

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

Smart Option Student Loan®

Ask us for details!



Need money for college next semester? We're proud to partner with Sallie Mae to offer Student Loans! Whether you're an undergraduate student, graduate student, or parent helping a student pay for school, these flexible student loans are designed to meet your needs.

Learn which loan is right for you.

Boat, RV & Vacation Shows

[Iowa Boat, RV & Vacation Show](#)

January 17 - 19
UNI Dome, Cedar Fall, IA

[Cedar Rapids Sport Show](#)

January 31 - Feb 2
DoubleTree By Hilton Convention Complex, Cedar Rapids, IA

[Eastern Iowa Sport Show](#)

March 13 - 15
UNI Dome, Cedar Falls, IA



Apply for a recreational loan.

Housekeeping Items

- Please notify the [credit union](#) 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.
- Winter closing & delays will be posted on our [website](#) and [Facebook](#) page.
- [Privacy Policy](#) is located on our website.



Update your information at the credit union.

\$186,791.98* Transferred to Christmas Club Accounts

Open a Christmas Club Account 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.

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 a new Christmas Club Account.

OPEN DOOR INVESTMENT GUIDANCE

**Check our website calendar
for dates & times.
QOCU Board Room**

No appointment necessary. Just stop in.



Please join us for Open Door **Investment** Guidance on Friday, January 24th from 2 - 4 pm. Sarah Buehler and Gabe Rohwedder of Securian will be available to answer any financial questions you may have. We look forward to seeing you!

Mobile App Issues with Android Phones

The QOCU Mobile App currently **can not** be downloaded onto Android devices. We're working with the mobile app vendor to correct this issue.

We apologize for the inconvenience and hope to have the issue resolved in February.



Questions

Shared Branching Changes

Please call ahead before you visit any shared branch locations. We've been notified that the following credit unions are no longer participating in the shared branch program.

- Georgia's Own Credit Union, Douglasville, GA
- Collins Community Credit Union, all locations



Locate a Shared Branch

Dates to Remember

Monday, January 20th - Closed for Martin Luther King Day

Friday, January 24th - Open Door Investment Guidance 2-4 pm

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



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 QuakerOatsCU.com or we will mail you a free copy if you call us at (319) 395-7060.