

May 2020

Mortgage Loans

Loan Application

Certificate Rates

Auto Rates

Visit our website

Contact Us

WE'RE HERE TO HELP

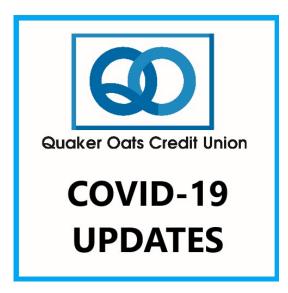
If you or a family member are struggling to make your loan payments during the COVID-19 Pandemic due to:

- Reduced work schedule
- Lack of work
- Illness
- · Caring for someone who is sick
- Temporary or permanent layoff
- Temporary or permanent shut-down
- Unable to work because of quarantine



Please contact the credit union to discuss what relief options we have for you.

Contact Us



Please visit our COVID-19 page to find the most current information as it relates to our efforts to protect our members, employees, and our community during this crisis. We also encourage you to follow us on Facebook for timely updates.



Your money is **safe** at your credit union. All of Iowa's credit unions are federally-insured by the NCUA.

ATM Card or Debit Card

Now is a great time to consider getting a QOCU Visa ATM or Debit card! You can obtain a balance, deposit, and withdraw money from your savings or checking account. We do require you to have a checking account in order to have a Debit Card. ATM cards allow you to access both saving and checking accounts.



The Debit Card allows you to do Point-of-Sale transactions from your checking account only. You will receive 6 FREE PINgenerated transactions each month (50¢ per transaction thereafter).

- NO ANNUAL FEE
- Withdraw up to \$300 per 24 hour period
- Real-time transactions enable you to access the full balance of your account when used as a Point-of-Sale credit transaction (otherwise known as "swipe and sign")

Your Debit Card also has a CREDIT option. You may use your card anywhere Visa is accepted. Simply swipe and sign the receipt when using your card as a "credit." The funds will be automatically and immediately withheld from the available amount in your checking account until the transaction processes, usually 1-3 days from the purchase date.

Look for the Shazam and/or Cirrus symbol on the ATM machine. You'll be able to use your Debit Card in Automated Teller Machines with no surcharge fees across the United States where you see these symbols. <u>Locate</u> a Privileged Status ATM near you!

Apply Now

AVOID SCAMS

The <u>Federal Trade</u> <u>Commission</u> is a great resource to stay up to date on the current scams related to the coronavirus. We would also encourage you to use the fraud prevention tools offered by YOUR credit union.



- SHAZAM BOLT\$ manage and protect your debit cards
- Online Banking set up alerts for all your accounts
- MyCard INFO 24/7 online access to your QOCU credit card account

Please contact the credit union if you need assistance setting up any of these tools.

Contact Us

SELF-SERVICE OPTIONS

Stay home and stay safe! You can meet nearly all of your financial needs without leaving your home. We strongly encourage you to use Quaker Oats Credit Union's digital tools and other resources for selfservice banking and 24/7 account access.

- Online Banking
- Mobile Banking App
- Online Bill Pay
- Money Transfer
- Online Loan Application
- Privileged Status ATMs



If you need help using any of these services, please contact the credit union.

eService







✓ FHA

✓ VA







Learn More

Notify Us of Changes

Be sure to contact the credit union if you change your name. Failing to notify us of a name change could slow down a loan transaction.

Also, don't forget to notify us of a new email address, telephone number or mailing address. Thanks!



Notify Us

Dates to Remember

Monday, May 25th - Closed for Memorial Day

Wednesday, July 15th - NEW tax filing and ROTH contribution deadline



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

