

QuickNote

June 2020

Mortgage Loans

Loan Application

Certificate Rates

Auto Rates

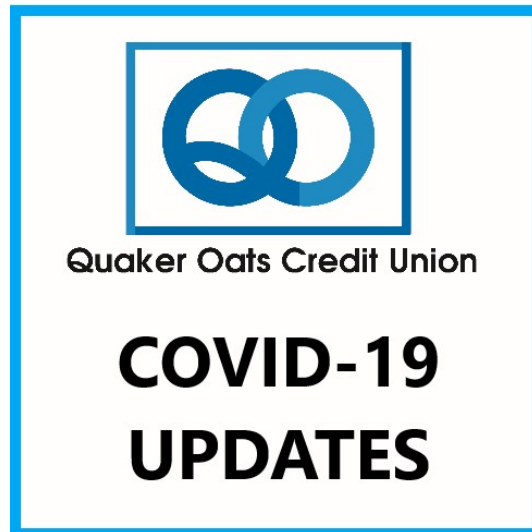
Visit our website

Contact Us

LOBBY SERVICE

In anticipation of reopening our lobby sometime in June, the following are changes in our procedures to maintain the health and safety of staff and members.

- New lobby hours are 9am-4pm Monday through Friday, closing for lunch from 1pm-2pm.
- Drive-thru hours will remain 8am-4:30pm Monday through Thursday, 8am-5 pm on Friday, and closing daily for lunch from 1pm-2pm
- Clear plexiglass barriers have been installed at the teller line.
- Floor decals have been installed to encourage social distancing.
- We've removed everything from the lobby that can't be appropriately sanitized.
- Restrooms will be unavailable due to safety concerns.
- The lobby will be limited to 3 member-owners at any given time. If you see that we've reached maximum capacity, we kindly request that you wait in your car until a member exits the lobby.
- If you have friends or children with you, please consider using the drive-thru.
- Sanitizing stations have been installed in the lobby for your convenience.
- Staff will be disinfecting surfaces and equipment after serving each member.
- Appointments are required for any nonstandard service, such as loans.
- Staff will be wearing face coverings for your protection.
- Members are encouraged to wear a face covering. If you do not wish to wear a face covering, please consider using the drive-thru.
- Doors to the lobby will remain locked. Members will be asked to pull down their face covering for identification purposes prior to gaining access to the lobby.



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.

[COVID-19 Updates](#)

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.

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 PIN-generated 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. [Locate](#) a Privileged Status ATM near you!

[Apply Now](#)

AVOID SCAMS

The [Federal Trade Commission](#) 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.



- [Brella](#) - 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 self-service 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](#)

WELCOME HOME

LET US HELP FINANCE YOUR DREAM HOME

HO
ME

CONTACT US TODAY



WE DO MORTGAGES

Refinance your current mortgage
or purchase your dream home!



Quaker Oats Credit Union
"Your Credit Union for LIFE"

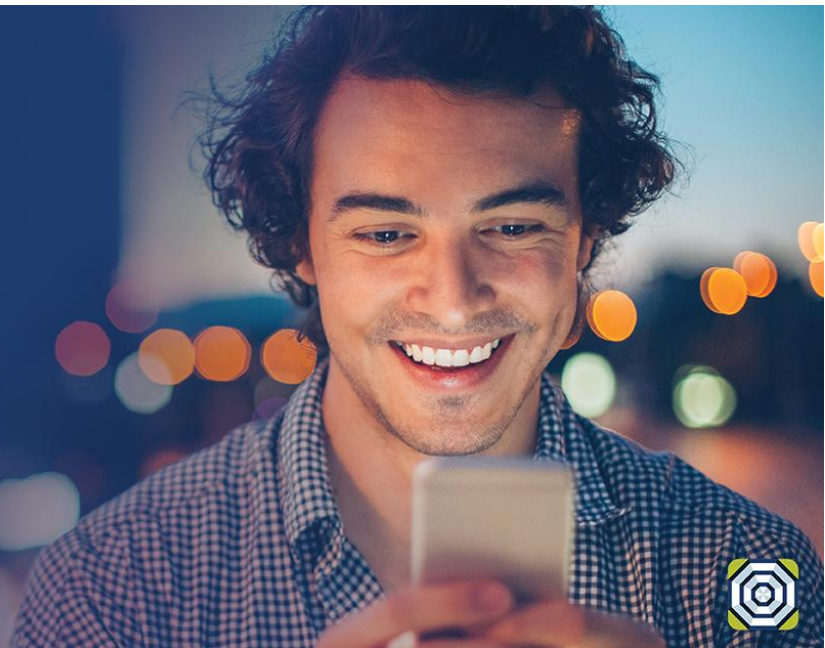
- ✓ CONVENTIONAL
- ✓ FHA
- ✓ VA
- ✓ USDA



Learn More

brella™

Safeguard
Your
Debit Card



SHAZAM® BOLT\$™ has been renamed to Brella™. Here's what you need to know.

iOS® users: Your device will automatically update to Brella when the app is released. If your device has any special settings that restrict automatic updates, visit the App Store and update.

Android™ users: You'll need to download Brella as a new app. After May 5, visit the Google Play Store, search "Brella Card Manager" and download the Brella app to your device. Once you install Brella, you can delete the BOLT\$ app.

Once the Brella app is installed on your device, the transition should be seamless. All BOLT\$ usernames, passwords, registered cards, and app functions will continue to work in Brella as they do today.

Please note, you'll be asked to review and accept an updated Terms of Use Agreement as part of the update.

Thank you for using the Brella mobile app to manage your debit card. If you have any questions about this change, please contact your financial institution or email the SHAZAM help desk at support@shazambrella.net.

Brella User Guide

DATES TO REMEMBER

Friday, July 3rd - Closed in observance of Independence 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!

