

Winter 2010

# QOCU member link

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



**QOCU Is The First Financial To Introduce**

## Easy Budget Checking

The simplest, hassle-free way to manage your budget and pay your monthly bills.

QOCU is the first financial institution in Cedar Rapids to offer the newest concept in checking – a secondary checking account established solely for the purpose of paying your monthly recurring bills.

With Easy Budget Checking, you will have two checking accounts with QOCU:

1. QOCU's basic checking, which will be used for check-writing, debit card transactions and day-to-day spending
2. QOCU's new budget checking – a second checking account out of which recurring bills are paid electronically

Each month (or as often as you wish), a fixed amount of money will be deposited to your secondary checking via payroll deduction, so all of your recurring bills (such as mortgage, utilities, cell phone, etc.) will be paid electronically out of your secondary checking – completely hassle-free.

### Benefits:

- ✓ Easier to balance your basic checking thanks to fewer transactions
- ✓ Makes budgeting simpler by separating your spending money from the money needed to pay bills
- ✓ The QOCU staff can assist you in determining when to set up the automatic transfers to your secondary checking
- ✓ Some members may save hundreds of dollars each year on fees associated with late payments and/or returned checks

Easy Budget Checking is the perfect solution for members who would enjoy fewer transactions to track each month and/or members who have trouble setting-aside funds for monthly recurring bills.

**Simply call or stop-in to start using QOCU's Easy Budget Checking today!**

### Office Closings

Monday, January 18  
MLK Jr. Day

Monday, February 15  
Presidents' Day

Friday, April 2  
Good Friday

### Office Hours

**NEW HOURS!**

Monday	8:30am - 4:30pm
Tuesday	8:30am - 4:30pm
Wednesday	8:30am - 4:30pm
Thursday	8:30am - 4:30pm
Friday	8:00am - 5:00pm

\*Drive-up opens 30 min. earlier every day.

\*Office is closed from 1-2pm each day for lunch.



Quaker Oats Credit Union

3535 Center Point Rd. NE  
Cedar Rapids, IA 52402  
(Phone) 319-395-7060  
(Fax) 319-395-7135  
(Toll Free) 800-519-9762

### Shared Branching with



Conduct basic teller transactions at Metco Credit Union  
115 SW 8th St. in Cedar Rapids.

### Office Hours

Monday	9:00am - 5:00pm
Tuesday	9:30am - 5:00pm
Wednesday	9:00am - 5:00pm
Thursday	9:00am - 5:00pm
Friday	8:30am - 5:30pm
Saturday	9:00am - 11:30am

\*Drive-up opens 30 min. earlier everyday except on Tuesdays and Saturdays.

## QOCU's Member Link Is Going Paperless In April

In an effort to be environmentally-friendly and save costs, QOCU's "Member Link" will be delivered via e-mail starting with the Spring 2010 issue, which comes out in early April. To ensure you receive the latest QOCU news and information, be sure to provide us with your email address(es) in one of three ways:



1. visit our website at [www.QuakerOatsCU.com](http://www.QuakerOatsCU.com) and click on the "Join our mailing list" icon
2. call the credit union
3. send an email to [Shelby@quakeroatscu.com](mailto:Shelby@quakeroatscu.com)

Please note: members who choose not to provide their email address may not receive notification of special offers, such as loan and CD promotional rates, or other credit union updates.

Give us your e-mail address by Jan. 29th, and you could win a **\$25 Visa gift card!**

Only one entry per member.

## Credit or Debit?

Your Quaker Oats Credit Union MasterMoney Debit Card displays the MasterCard® logo, enabling you to use your card anywhere MasterCard is accepted. However, there are two ways to use your MasterMoney Debit Card – as a "credit" card, or as a "debit" card – with your QOCU Checking account.



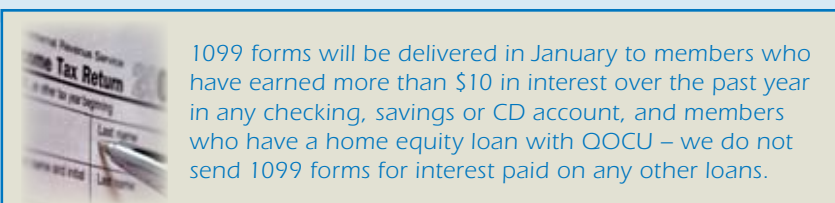
### When used as a **Debit** card:

- You enter your four-digit PIN to complete the transaction
- You can access a limit of \$200 per 24-hour period
- The merchant charges the credit union a fee for each transaction
- 6 transactions free and then 50¢ each

### When used as a **Credit** card:

- You swipe your card and sign the receipt
- You have access to your daily limit (varies per member – call with questions)
- The credit union receives some income from the ATM Network for this transaction
- You have far more consumer protection rights when you say, "credit"
- Free, unlimited transactions

So, the next time you make a purchase, say, "Credit" when using your QOCU MasterMoney Debit Card to access funds in your checking account. It's better for you and better for your credit union!



## Stay Connected With Your Accounts 24/7

QOCU offers several ways to access and monitor your accounts anytime, day or night. Plus, they're simple to use, and completely FREE when you bundle the services.

- **Quaker Online Access** – check your balance, cleared checks, withdrawals, deposits and more – it's like having your own personal teller.
- **eStatements** – numerous benefits over a paper statement, including greater security, received days sooner, online storage and of course they're environmentally-friendly.
- **Bill Pay Service** – pay your dentist, your bills, or anyone else in just minutes! Save time and the cost of an envelope and stamp.

## Put A Little Extra Jingle In Your 2010 Holidays



Open a Christmas Club savings account this month, and save a little each month to pay for your holiday expenses. We guarantee the holidays will be even merrier!

- No minimum balance required to open
- Money gets transferred to savings on the first Friday in November
- Money can be payroll deducted or direct deposited weekly to this account