



**Members Community
Credit Union**
together we're better.

September 2017
Newsletter

NEW Skip-A-Payment Any Time and Any Day!

You read that right! We think everyone deserves a break a time or two, that's why we are now offering the **Skip-A-Payment Program year-round**. Woot-Woot!!! You can now skip a payment whenever, whether that be over Christmas like usual or now because of all the back-to-school expenses or maybe sometime in-between...the choice is yours!

Hi, I'm Skip!



The details are basically the same, but in case you forgot...here's the nitty gritty. All loan(s) **MUST** be current and all accounts **MUST** be in good standing to be eligible. Deferrals can be made on all qualifying loans that have had a minimum of six monthly payments. Payment deferrals are not available on first mortgages. We will approve no more than two deferments on each loan per calendar year. Members may **NOT** skip two consecutive months. A small processing fee of \$30 will be added to the loan for each skipped payment.

One deferment is a maximum of 4 consecutive weeks. All deferments will begin the first full week of the month you have chosen. Please note, if you have automatic payments coming from another financial, they will still be pulled and put into your savings account rather than applied towards your loan for the month you chose to defer. The deferred payment and the accrued interest will be made up at the end of the loan. GAP coverage may be affected, if applicable.

This form is available **online ONLY** at the link below, so you will **NOT** be mailed a letter. For those of you without internet access, stop by and visit us at either location and an MSR will be happy to assist you in filling it out online.



www.memberscommunitycu.org/loans-credit-cards/skip-a-payment/

Jot Down These Dates!

International Credit Union Day, is our official day to say "THANK YOU" for your membership, so please join us **Thursday, October 19th** to celebrate! There will be grub to eat and of course prizes.



Christmas Club Money Is Coming Soon!

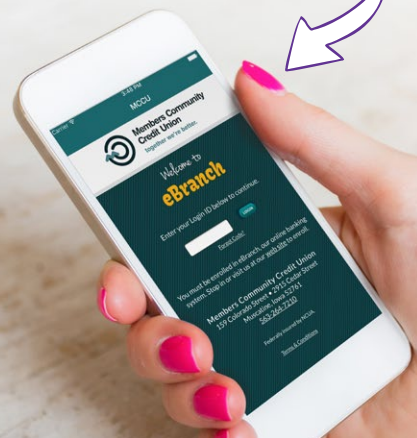
Can you believe Christmas is just around the corner? The good news is so is your Christmas Club money. On **Wednesday, November 1st** all Christmas Club balances will automatically be transferred to your regular savings account!

If having over \$500 for Christmas shopping next year sounds good, then you best open up a Christmas Club account. Deposit \$10 each week starting the first week of November through Halloween 2018 and you'll end up with over \$500 to shop with next year.

OUR NEW

MOBILE APP

is here!



DOWNLOAD IT TODAY!



Scholarship Winner

Hats off to our 2017 MCCU Scholarship winner, Molly Matkovich! She is a recent graduate of MHS and plans to study Biology at the University of Iowa.

Thanks to all of you that applied, we had many strong applicants this year. Kudos to all of you on your current and future accomplishments!

* HOLIDAY CLOSINGS *

September 4th - Labor Day

November 11th - Veterans Day

November 23rd - Thanksgiving Day

eBranch, Mobile Money and ART will be available.

HOURS

LOBBY (both branches)

Mon - Tues 8:00 am - 5:00 pm
Wednesday 10:00 am - 5:00 pm
Thursday 8:00 am - 5:00 pm
Friday 8:00 am - 5:30 pm
Saturday 8:00 am - Noon

COLORADO BRANCH DRIVE-UP

Mon - Tues 7:30 am - 5:30 pm
Wednesday 10:00 am - 5:30 pm
Thursday 7:30 am - 5:30 pm
Friday 7:30 am - 6:00 pm
Saturday 7:30 am - 1:00 pm

CEDAR BRANCH DRIVE-UP

Mon - Fri 7:30 am - 6:00 pm
Saturday 7:30 am - 1:00 pm

CONTACT US

Website: www.memberscommunitycu.org

Phone: (563)264-7210

email: howdy@memberscommunitycu.org

Instant Messaging: Use Live Chat on website

Face to face: 159 Colorado Street
2915 Cedar Street

ART: (877) 466-4428



Federally insured by NCUA.

Get To Know Your Money Peeps!

Makenna joined the MCCU family this August & her favorite food is manicotti.

What's one thing you cannot live without? *My daughter*

Best place you've traveled to and why?

Manassas, Virginia, because that's where I met my husband during PT for the United States Marine Corp.

Which one would you want most? Super powers, Robot Housekeepers, or Flying Cars? *Super Powers.*

Two truths and a lie? *I love to cook & eat healthy, I found out I was pregnant on my husband's birthday, & I have never seen Titanic, Lord of the Rings, or Star Wars (lie).*

Meet Makenna Lewis



Kelsie joined the MCCU family last winter and her favorite food is tacos.

What's one thing you cannot live without? *My family.*

Best place you've traveled to and why? *Colorado, I have traveled through it 5 times and it's absolutely beautiful, I love it.*

Which one would you want most? Super powers, Robot Housekeepers, or Flying Cars? *Super Powers.*

Two truths and a lie? *I designed one of my tattoos, received a 2nd degree blue belt in Tae Kwon Do by the age of 4 and my favorite color is pink (lie).*

Meet Kelsie Dornbush



Mortgage Loans

Yep, we do those too!



BLACK

Wednesday

One Day Loan Special

COMING SOON

If you love scoring deals, then you'll LOVE our Black Wednesday (November 22nd) Loan Special. You won't want to miss this one day promotion where you can score a crazy low rate on a line of credit and/or an auto loan, just in time to get your Black Friday and Cyber Monday shopping groove on! Watch our website for more details!