

# the SCOOP

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2018

Members Community Credit Union Newsletter | September 2018

**A Better Way To Earn**

Get **Checking 2.0** and earn:

**2.25% APY\***

plus get ATM fees refunded!



## Earn MORE with your MONEY!!

If you're a debit card user, consider switching to Checking 2.0, if you haven't already and let your money work as hard as you do!

Earn **2.25% APY\*** on balances up to \$10,000 AND get up to \$10 in ATM fees reimbursed when you do the following each month:

- 1) Make at least 15 debit card purchases
- 2) Receive eStatements
- 3) Set up a direct deposit or an ACH withdrawal of \$100 or more.

It's seriously that easy, and it costs you **nothing** and there are **no repercussions** if you don't qualify, you just try again next month. Switch to Checking 2.0 today & earn more with your money!

\*APY=Annual Percentage Yield. APY is accurate as of 04/01/2017. Rates may change after account is opened. If qualifications are met each month: domestic ATM fees incurred during the qualification period will be refunded up to \$10 and credited to the account on the last day of the monthly statement cycle; the rate of 2.25% APY applies to balances up to \$10,000 (balances over \$10,000 will NOT earn APY). APY applies monthly only when qualifications are met. If qualifications are not met, balances earn nothing. Qualifying transactions must post and clear during the monthly qualification period. Transactions may take one or more business days from the date transaction was made to post to and settle. ATM-processed transactions and transfers between accounts do not count towards qualifying debit card transactions. Limit one account per SSN. Business accounts are not eligible.

**Our 2018 Scholarship winner was Isaac Heth. He is a recent graduate of MHS and plans to study Exercise Science at Lindenwood University.**

**Thank you all that applied!**



*Fun Fact*

A stack of dollar bills one mile high would be worth 14.5 million dollars.



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

**Black WEDNESDAY**

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**21 NOV**

*More info coming soon!*

[www.memberscommunitycu.org](http://www.memberscommunitycu.org)

Membership required to obtain MCCU products: \$5 minimum deposit. Federally insured by NCUA.



# Skip-A-Pay...any day!

Don't forget our Skip-A-Payment Program runs year-round now, so you can skip your loan payment(s) when it works for you.

To be eligible, all loan(s) must be current and all accounts must be in good standing. New loans require a minimum of six monthly payments to be made. Payment deferrals are not available on first mortgages. We will approve no more than two deferments per loan per calendar year. You may not skip consecutively. A small processing fee of \$30 will be added to the loan for each skipped payment.

A deferment is a maximum of 4 consecutive weeks. All deferments will begin the first full week of the month selected. If you have automatic payments coming from another financial, they will still be pulled, but put in your savings account rather than applied towards your loan for the month you deferred. Deferred payment(s) 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. For those of you without internet access, stop in and see us and we would be more than happy to help you.



[www.memberscommunitycu.org/loans-credit-cards/skip-a-payment/](http://www.memberscommunitycu.org/loans-credit-cards/skip-a-payment/)

## Get To Know Your Money Peeps!

Alissa joined the MCCU family back in 2015 and her favorite food is mac & cheese with hot dogs and peas.

What's one thing you cannot live without? *Music*

Best place you've traveled to and why? *Panama City Beach, it was our honeymoon and the beaches were gorgeous, plus we swam with dolphins.*

Which one would you want most? *Super powers, Robot Housekeepers, or Flying Cars? Robot housekeepers, so I have more time with my husband and son.*

Two truths and a lie? *I was bucked off a horse when I was younger, I play and coach volleyball and I've been to Disney World (lie).*

Meet Alissa Castle



holiday **CLOSINGS**

**September 3rd**  
Labor Day

**November 12th**  
Observed for Veterans Day

**November 22nd**  
Thanksgiving Day

## Give Back With Spirit Checks

What's better than showing your school pride on your checks? How about your favorite credit union donating \$1.00 back to the school for each box sold! Yep, we do just that! And our checks are VERY affordable at just \$13.04 per box of 150 checks. Order your box today and pick from our partnered schools below.

- Muscatine Muskies
- Louisa Muscatine Falcons
- Wilton Beavers
- Rockridge Rockets
- MCC Cardinals



Select from:  
Muscatine Muskies  
MCC Cardinals  
Louisa Muscatine Falcons  
Rockridge Rockets  
Wilton Beavers



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

159 Colorado Street • 2915 Cedar Street  
[www.memberscommunitycu.org](http://www.memberscommunitycu.org)

Federally insured by NCUA.

Equal Housing Opportunity

**Lobby Hours:** Mon, Tue, Thu / 8-5pm  
Wed / 10-5pm  
Fri / 8-5:30pm  
Sat / 8-12pm

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