

For the **LOVE** of Money!

Limited
Time Offer!



Promo valid
February 2020
ONLY!

*APY=Annual Percentage Yield. Rate offered on 14-month certificate opened between 02/1/2020 and 02/29/2020. Promo limited to one (1) per Social Security Number. Minimum deposit \$1000 (\$250 for primary members under 18 years old). Rate subject to change without notice. Cannot be combined with any other offers. Upon maturity, the certificate will close and funds will be deposited into the account of your choice. Fees and other conditions could reduce earnings. Penalty for early withdrawal. Federally insured by NCUA.

 **Spring Forward**
Sunday, March 8th



Fun Fact...

A quarter has
119 grooves around
the edge.

First-Time Home Buying Help

Buying a house might be more within reach than ever before. Qualified members could score up to \$7,500 in down payment or closing costs assistance when they meet the following criteria.

- Be an eligible qualified home-buyer
- House purchased must be a single-family home, manufactured home or a condo
- House must also be primary residence for at least 5 years, then the grant is forgivable
- Credit score of 640+ and income limitations apply
- Complete a Home Buyer Education Course before closing



Additional program guidelines and income limitations apply, see your Mortgage Gurus (Jim or Jen) for more info. Hurry, grants are on a first-come, first-serve basis!

Save these Dates!

Wednesday, April 1st - Scholarship Apps. Our annual \$500 scholarship application will be available starting April 1st. Members that are current high school seniors will have April 1 through mid-May to submit their application.

Monday, April 27th - Annual Meeting. Our Annual Meeting to review the previous year's business will be held at The Rendezvous in Muscatine. More details coming in late March.

Fresh Cookie Fri-yay. Don't forget we have fresh baked cookies in our lobbies every Friday!

Win money in 2020!

Did we get your attention? You may or may not know that we've been celebrating wacky and random (sometimes made up) holidays while sporting silly t-shirts and giving away a wide array of prizes over the last few years. A new decade meant it was time for a change. Everyone loves a good comfy t-shirt, so those will continue sporadically and when in doubt, if you see us wearing them just know YOU might be the next proud owner of a \$50 VISA gift card! This is another way for us to show our appreciation to you, our members. Plus, it gives us an excuse to wear a t-shirt and jeans to work, so it's a win-win for all involved. Watch our Facebook page for more details and what to watch for!

Deposit Checks On The Fly With RDC

This fall we launched remote deposit capture (RDC) giving you the ability to deposit checks whenever/wherever! Here are a few helpful hints using this check selfie service! Remote deposits MUST be properly endorsed on the back with **YOUR signature AND a note of "remote deposit only at MCCU"** or they will be rejected. Like ATM deposits, RDC deposits are subject to a 5-business day hold. You will receive email confirmations when an RDC is submitted, as well as its outcome of being approved for deposit or rejected. It's always best to check account balances to ensure funds are readily available.



Skip-A-Pay Any Day

Don't forget, you can skip a loan payment without penalty, twice a year (just not consecutively) with our Skip-A-Pay program. All loans/accounts must be current and in good standing. New loans must have at least a minimum of six (6) monthly payments made to qualify. This skip-a-pay perk does not apply to mortgage loans. A small processing fee of \$30 (per skipped loan) will be added to the loan. Submit your form or for additional info, visit www.memberscommunitycu.org/loans-credit-cards/skip-a-payment/.

Get To Know Your Money Peeps!

Mary has been a part of the MCCU family for over 18 years. She is essential to our money peep team as she is our guru of all things ACH! Her favorite food is M&M Cookies.

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

Best place you've traveled to and why? *Canada, it was so beautiful, peaceful with wide-open spaces and so clean. It was amazing!*

Which one would you want most? *Superpowers, Robot Housekeepers, or Flying Cars? Superpowers!*

Two truths and a lie? *I love animals, I have 5 grandkids and I have green eyes (lie).*

Meet Mary Barnard



holiday
CLOSINGS

February 17th
Presidents' Day

May 25th
Memorial Day

July 4th
Independence Day



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

159 Colorado Street • 2915 Cedar Street
www.memberscommunitycu.org

Federally
insured by
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Equal Housing
Opportunity

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

Phone: 563-264-7210

Email: howdy@memberscommunitycu.org