



April 2021



JOIN



EARN



THRIVE



LOBBY HOURS

MON-THURS 9am-5pm

FRI 9am-5:30pm

SAT 9am-1pm

DRIVE THRU HOURS

MON-FRI 8am-6pm

SAT 8am-1pm

Missouri Central Credit Union

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BOARD OF DIRECTORS

Sam Voyles, Chair

Joanne Thies, Vice Chair

Julia Hampton, Secretary/Treasurer

Tom Lovell

Jane Monroe

Mark Schaufler

SUPERVISORY COMMITTEE

Erik Okerstrom, Chair

Brian Austerman

Chris Deque

Julia Hampton

Claudia Walker

MANAGEMENT TEAM

Glenna Jarvis, President/CEO

Tom Loftus, Vice President/COO

William Trenchard, Vice President/CFO

CLOSED FOR THE FOLLOWING HOLIDAYS

Memorial Day Monday, May 31

Independence Day Monday, July 5

Labor Day Monday, September 6



Low Monthly Payments and Up to 90 Days to Pay!

In the market for a new or new to you car, truck, motorcycle, boat or RV? Let the experts at Missouri Central help determine the value and get you pre-approved. Rates are as low as 2.49% APR * which means payments are more affordable than ever! And, to celebrate MCCU's 90th Anniversary, take up to 90 days to make your first payment!

All Missouri Central Credit Union loans come with:

- No Application Fee
- No Prepayment Penalties
- Payment date of your choosing
- Warranty, GAP insurance, and Payment Protection plans at a fraction of the cost dealers charge

Visit the website to apply or contact a Member Service Representative at 816-246-0002.

*2.49% Annual Percentage Rate is available on new 2020-2021 models up to 48 months for borrowers with a credit score 730 or greater. Competitive rates and terms available on older models and credit scores under 730.

Borrowers with a credit score greater than 649 may take up to 90 days to make the first payment. Borrowers with a credit score less than 650 may take up to 45 days to make the first payment.



Annual Membership Meeting

Save the Date: April 20th

6:00pm Refreshments served/6:30 pm Annual Membership Meeting

All MCCU member/owners and a guest are invited to attend the 90th Annual Membership Meeting. The Board of Directors and the President will share information about the growth and direction of your credit union. You'll have an opportunity to mingle with the Board of Directors, Supervisory Committee, Management, and Staff. Stay informed about your financial cooperative and celebrate 90 years of credit union spirit with fellow members/owners.



MoCentral.org

(816) 246-0002

MCCU's 90th Anniversary Celebration has Something for Everyone!

There's a way for all of our members to be a part of the celebration!

- Help us give back to the community. For every new loan, MCCU will donate \$9.90 to support your choice of these non-profits: Coldwater, Hillcrest Transitional Housing, Lee's Summit Social Services, or One Good Meal.
- Refer a new Member to MCCU. You and the new member will be entered to win \$90 cash!
- Take up to 90 days to make the first payment on a new loan.



Contact the credit union for details on these anniversary offers!



Introducing Mobile Wallet Apple Pay® Google Pay™ Samsung Pay®

Securely store your Missouri Central Credit Union personal VISA Debit Card in your devices such as your cell phone or smartwatch mobile wallet for quick checkouts when shopping in-store or online. It makes purchases easy, convenient, and secure!

Paying with a mobile wallet is safer than giving the store your card number and PIN. Transactions are validated by a number that is unique to each device and card. This encrypted number is used to authorize purchases so your card number and PIN are never transferred or stored with the merchant, meaning they are less likely to be compromised.

Many smartphones offer fingerprint Touch ID or Face Recognition that can be used to authorize transactions. This means your mobile wallet is available at the touch of your fingertips. There is no need to show an additional ID, sign, or wait for the chip reader to complete the transaction.

Setting Up Your Mobile Wallet

Choose your preferred wallet Apple Pay®, Google Pay™, or Samsung Pay®. You may need to download the app for your preferred wallet. Simply follow the "Add a Card" process in your smartwatch or phone's wallet. Follow the instructions provided to validate your information.



Help Your Credit Union Grow

As a member/owner, you can help your credit union thrive by referring new members. Making the transition to MCCU is easy with our handy Switch Kit to guide new members through the process.

Plus, with our Referral Bonus program, you can earn cash for both you and any new members you refer. Sharing the benefits of membership, plus a cash bonus—it's a win-win! Ask a Member Service Representative for details about the Switch Kit and the Referral Bonus.

Did You Know?

- Historic low mortgage rates are making this a popular time for home loans. Check with an MCCU Member Service Representative for the best rates on many different types of home loans.
- Shopping for a new car? The AutoSMART vehicle database includes over 20 million vehicles and offers credit union financing options. A link to AutoSMART is available on the MoCentral website.
- Missouri Central Credit Union membership has its rewards. Over the last seven years, we've given nearly \$600,000 back to our members in Member Bonus Dividends!

Jenny Miller Celebrates 5 Years with MCCU

Many members will recognize Jenny! In the Teller Supervisor position, she can be heard welcoming members as they walk into the credit union. Jenny joined the MCCU team five years ago on March 28. Jenny said the best part of her job is getting to know the members, and the "hometown feel" we have at Missouri Central.

Congratulations Jenny!



Spring is Home Improvement Season

Is the change in seasons making you want to make some changes around your home? You are not alone! Spring is a popular time for a variety of home improvement projects. According to HomeAdvisor, the most popular home improvement projects are:

- | | |
|---------------------------------|-----------------------|
| Refacing kitchen cabinets | Building a deck |
| Bathroom and Kitchen remodeling | Installing a new roof |

These are big projects that will definitely add value to your home. Not sure which loan is best for your project? A Member Service Representative can help you determine whether a Home Equity Line of Credit or a Home Improvement loan would best fit your needs.