

July 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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Julia Hampton
Claudia Walker

MANAGEMENT TEAM

Tom Loftus, Interim President
William Trenchard, Vice President/CFO

CLOSED FOR THE FOLLOWING HOLIDAYS

Independence Day	Monday, July 5
Labor Day	Monday, September 6
Columbus Day	Thursday, October 11
Veteran's Day	Thursday, November 11
Thanksgiving Day	Thursday, November 25
Christmas Eve	Friday, December 24
Christmas Day	Saturday, December 25



Summertime is Car Buying Season and We've Got Your Loan

Have you noticed your AC is on the fritz? Or some safety features aren't up to par? It may be time for a newer used car. New cars are expensive right now and hard to get due to a chip shortage.

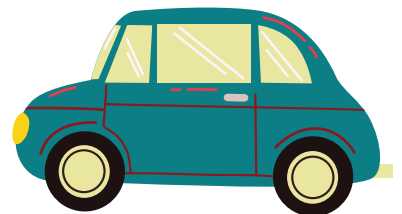
At Missouri Central Credit Union, we love all types of loans! Whether you're looking for a:

- New Car
- Used Vehicle
- Or You Need to Refinance a Current Loan for Better Rates

You'll find some of the best auto loan rates on the market with us. Lower rates lead to lower payments.

Loans at Missouri Central Credit Union include:

- No Application Fees
- No Prepayment Penalties
- Your Choice of Payment Date
- Warranty, GAP, and Payment Protection Plans at Rates That Can't Be Beat!



We make your auto loan process easy! Visit www.mocentral.org/Borrow/Consumer-Loans/Vehicles to learn more, apply for a loan, and view rates. Whether you're shopping for a used or new car or want to lower your current auto payments, we've got you covered at MCCU!

If You Can't Find Your Dream House, It's Time to Make Your Dream House

With the severe shortage of homes on the market, more and more people are choosing to remodel and renovate their own home to fulfill their dream home visions. A home equity line of credit (HELOC) is ideal to help accomplish this.

HELOC puts the equity in your home to work for you. Some ways a HELOC loan can help fulfill your dreams and goals include:

- Completing larger, more in-depth home improvement projects
- Upgrading your home to prepare to sell
- Helping to pay for a dream vacation or pay for college tuition
- A HELOC loan allows access to your home equity line of credit for emergencies

For the best HELOC rates, choose Missouri Central Credit Union. Are you ready to move forward with your plans? Applying for a HELOC loan is easy! Visit www.mocentral.org/Borrow/Home-Loans/HELOC to learn more, view rates, or apply online. Or call and talk with one of our friendly loan representatives and we'll gladly get you on your way.



Celebrating Work Anniversaries

Join us in celebrating our MCCU family!

Loyalty, hard work, and diligence make the best employees and we celebrate these qualities in you. It's been a joy to have you as a part of the MCCU family! Happy work anniversary to you both!



Linda Celebrates 25 Years with MCCU

Congratulations to our very own Linda Little! We are celebrating her 25th anniversary with MCCU today! Linda is our Member Service Supervisor and keeps our Member Service department trained, organized, and running smoothly! Thank you, Linda, for all your hard work and dedication. We are truly blessed to have you on our team and look forward to many more years together!

Samantha Celebrates 5 Years with MCCU

We want to give an extra big congratulations to Samantha Haltom! She is celebrating her 5 Year Anniversary with us and we couldn't be happier about having her as part of our Missouri Central Credit Union team! Sam's excellent advice to everyone is to continually evolve! We thank you, Samantha, for your hard work and for evolving with us! We look forward to many more years together!



Your DIGITAL WALLETS Makes it Easy to Pay Safely

Now more than ever, people are taking more active steps to stay healthy and reduce the spread of illnesses. Touchless pay is just one way to help stop the spread of germs and is simple and safe using your digital wallet. With your MCCU personal VISA Debit Card securely stored in your mobile device, such as your cell phone or smartwatch, checking out anywhere is convenient, easy, and secure!

Using your digital wallet is a safer way to pay because transactions are validated by a unique number that's dedicated to each device and card. Purchases are authorized using this encrypted number, so your card number and PIN are never transferred to nor stored with the merchant, greatly reducing the risk of compromise.

Setting Up Your Mobile Wallet

Start by choosing your preferred digital wallet – Apple Pay®, Google Pay™, or Samsung Pay®. You may need to download the app connected to your preferred digital wallet. Then simply follow the "Add a Card" process in your device and follow the instructions provided to validate your information.



Checking Accounts

Summertime is here and with it often come summer jobs and side jobs. Having a safe place for your money will help secure your funds and keep it easily accessible anywhere you shop or for getting your bills paid in a timely manner. To boot, daily financial activity has greatly changed over the past year. Many establishments are no longer accepting cash payments and nearly all monthly bill payments can be handled online.

This is a great time to open a checking account and choosing Missouri Central Credit Union will allow for many smart advantages, such as lowered fees, personalized member services, and many online resources.

A free checking account with Missouri Central Credit Union includes: [Direct Deposit](#), [Mobile Deposit](#), [Online Banking and Tools](#), [Unlimited Bill Pay](#), the ability to earn [member bonus dividends and more!](#)

Whether you need a personal or business checking account, MCCU makes it easy to set up a new account or switch banking institutions. Is your teen working a summer job? Ask us about setting up a Teen Checking Account! A checking account with MCCU easily aligns with today's changing financial climate. To learn more about our checking accounts and getting one set up, visit our website at www.mocentral.org/Spend/Checking-Accounts. Or call one of our friendly representatives today to get started!

