

THRIVE

missouri
central
CREDIT UNION



MCCU is beyond grateful for all of our members and we're honored to be able to share our profits with our members/owners. This year we're thrilled to give back 50K to members/owners! The member bonus dividend is one of our many ways to show how much we value your membership and your use of credit union services.

We want to be the first place you look when you need a checking account, savings account, or a loan. The Member Bonus Dividend is a direct reflection of the support and business we have received from you, our members. Members who meet the requirements for the bonus dividend will receive a letter with their calculated payout in early 2022. Qualifying accounts that impact bonuses include:

- Loans: Auto, HELOC, Mortgage, Personal
- VISA Credit Cards
- Checking Accounts
- Other Deposit Accounts

Being able to reward members is one of the greatest reasons why Missouri Central Credit Union is a step above a bank. Thanks to the members who took our survey, we'll be using your feedback to determine the best way to give back in 2022 and beyond. We're all so grateful for you and it gives us great joy to go above and beyond for our members!

WE ASKED OUR MEMBERS HOW HAPPY THEY WERE WITH MCCU

We are thrilled to see these incredible results and feel lucky to have such great members!

Extremely - 85.12%

Somewhat - 12.5%

Not at all - 2.38%



Coming Soon! Become a New Member Fast & Easy by Applying Online to Join MCCU

We are excited to announce that in early 2022 we will be launching our new account opening tool on our website. In these days of technology, it only makes sense to make it easier for new members to join via an online application. With the click of a button, you can apply, get approved, then take advantage of the many advantages a credit union has to offer right away. Some of the greatest benefits of being a credit union member are:

- Lower Rates
- Lower or No Fees
- Easier to Qualify
- Accessible and Friendly
- Potential Bonus Dividends
- Member-Owned, Member-Run
- The Best of All... Members Always Come First!

HELOC LOANS

AUTO LOANS

RV LOANS

NEW YEAR. NEW YOU. NEW CREDIT SCORE

The new year always brings new resolutions. It's a time of year for new beginnings. To our financial goals, we add resolutions. What is a FICO score? It's a numerical summary of your credit history. Lenders use this score to predict timely payments and loan repayment. Lenders generally view scores over 720 as ideal and below 630 as an indicator of potential problems.

The good news is that you can take several steps to improve your credit score. Here are some suggestions:

- Set up automatic bill-pay reminders. There are apps for your phone, reminders on online calendars, or, if you prefer paper, write the due dates on a print calendar 2-3 weeks ahead of time.
- Pay double. Pay your bills more frequently or double your payments if you can afford it.
- Pay off the smallest debt. A paid debt on your credit looks better and feels better.
- Avoid closing unused credit card accounts. It's best to leave them on the report to preserve your credit history.
- Use credit and loans sparingly. Multiple credit report hits, especially in a short time frame, can hurt your credit score.
- Consolidate your debts. There are several online guides to help you set one up.
- Consider a Credit Builder Loan from MCCU. A loan specifically built to help you reestablish or rebuild your credit.

For a credit score to improve, it usually takes 3-6 months of good credit habits. It's never too late to start. Call today to speak with an MCCU representative about your credit score and other ways to improve your credit.

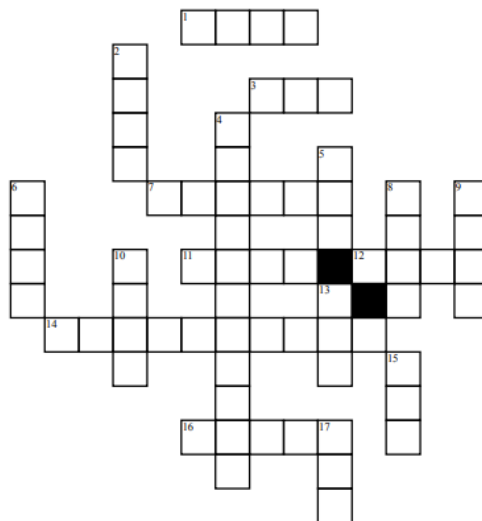
Refer a Friend to MCCU!

- Refer a new member - \$10 for YOU and \$10 for our new member!
- Refer a New Member Who Opens a Checking Account - \$25 for YOU and \$25 for our new member.
- Refer a New Member Who Takes Out a \$5,000+ Loan - \$25 for YOU and \$25 for our new member.
- Refer a Current Member for a New Checking Account - \$10 for YOU and \$10 for the new checking account holder.
- Refer a Current Member for a New Loan of \$5,000 or more - \$20 for YOU and \$20 for the new loan holder.

When you refer your friends to join MCCU or use our services, everyone wins!

Play Our Fun Crossword Game

Check Facebook for the Answer Key!



Across

1. Money Borrowed From An Institution
3. MCCU's #1 Priority
7. Arrangement To Receive Cash, Goods Or Services Now and Pay For Them Later
11. The Right To Keep Possession of Property Until Debt Owed is Paid
12. " ____ For The Holidays!"
14. A Goal: A New Year's ____
16. A New Year's Speech & A Breakfast Side Order!

Down

2. New Year's Act At Midnight
4. One Step Up From A Bank
5. Money Machine
6. Amount Owed To A Financial Institution
8. Fluffy Rain
9. Classic New Year's Goal
10. Money In The Form Of Notes & Coins
13. "The Here And ____"
15. Fresh
17. Additional Money Paid To The Government Atop A Purchase

LOBBY HOURS

MON-THURS 9am-5pm
FRI 9am-5:30pm
SAT 9am-1pm

DRIVE THRU HOURS

MON-FRI 8am-6pm
SAT 8am-1pm

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CLOSED FOR THE FOLLOWING HOLIDAYS

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|-----------------------------|-----------------------|
| Christmas Eve | Friday, December 24 |
| Christmas Day | Saturday, December 25 |
| New Year's Day | Saturday, January 1 |
| Martin Luther King, Jr. Day | Monday, January 17 |
| President's Day | Monday, February 21 |
| Memorial Day | Monday, May 30 |

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