

# THRIVE

QUARTERLY UPDATE OCTOBER 2016



Together We Thrive.  
CELEBRATING 85 YEARS • 1931-2016

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THRIVE

## BOARD OF DIRECTORS

Tom Lovell, Chairman  
Doug Hermes, Vice Chairman  
Mike Horton, Secretary/  
Treasurer  
Jackie Fairbanks  
Mark Schaufler  
Leonard Stonestreet  
Joanne Thies

## SUPERVISORY COMMITTEE

Chris Simon, Chairman  
Stan Abrahamson  
Jane Monroe  
Sam Voyles  
Claudia Walker

## MANAGEMENT TEAM

Glenna Osborn, President/CEO  
Tom Loftus, Vice President/COO  
William Trenchard, Vice  
President/CFO

## OFFICE HOURS

MON - THURS 9a - 5p  
FRI 9a - 5:30p  
SAT 9a - 1p

## DRIVE THRU HOURS

MON-FRI 8a - 6p  
SAT 8a - 1p

## HOLIDAYS

Closed in observance of holidays:

Columbus Day  
Monday, October 10

Thanksgiving Day  
Thursday, November 24

Christmas Day Observed  
Monday, December 26

New Year's Day Observed  
Monday, January 2

Martin Luther King Jr Day  
Monday, January 16

## The credit union will be open regular hours on:

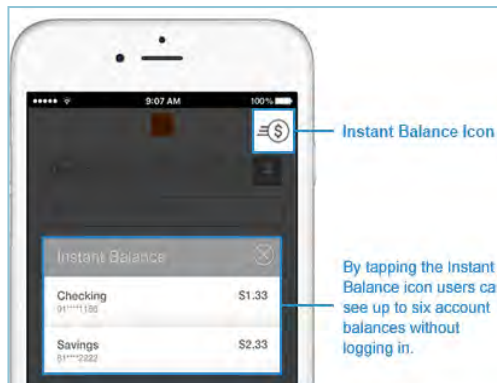
Veterans Day  
Friday, November 11

Christmas Eve  
Saturday, December 24

New Year's Eve  
Saturday, December 31

## Introducing Instant Balance!

Available with Missouri Central Credit Union's Mobile App



Instant Balance icon

By tapping the Instant Balance icon users can see up to six account balances without logging in.

Want to take a quick peek at your account balance? Our new **Instant Balance** feature lets you view up to six accounts right from the login screen on the Missouri Central Credit Union app – **no password necessary!**

Just tap the new Instant Balance button in the top right hand corner of the login screen to begin the setup process. It's that easy!

The Instant Balance feature is available after you download and install the latest version of the Missouri Central Credit Union app for your smartphone.

Message and data rates may apply.

Not using the mobile app yet? It's easy! Establish a CU OnLine login and password at [www.mocentral.org](http://www.mocentral.org). Then download the mobile app for your smartphone!

## 85TH ANNIVERSARY HOLIDAY LOAN

1931 - 2016

Borrow up to \$2,016 at 8.5% APR\*  
with payments as low as \$85 per month!

IT'S THE BEST HOLIDAY LOAN DEAL IN 85 YEARS!

816.246.0002 [www.mocentral.org](http://www.mocentral.org)



\*APR is the Annual Percentage Rate. Qualified borrowers must have a credit score of 690 or greater to receive the 8.50% APR. Qualified borrowers with credit score 629 to 689 may borrow at a 12.0% APR. Offer good October 1, 2016 through December 31, 2016.

# MISSOURI CENTRAL CREDIT UNION HAS OVER 5000 BRANCHES NATIONWIDE

You read that right! Our Shared Branch network allows members to conduct most account transactions at 5,000+ locations nationwide, including credit union branches and CO-OP Shared Branches<sup>SM</sup>.

## How do Shared Branches Work?

Your membership and accounts remain at Missouri Central Credit Union, but you can access them through whatever Shared Branch is most convenient for you.

Through the Shared Branch network members can\*:



- Cash checks
- Make deposits, withdrawals, transfers and select loan payments
- Purchase money orders, traveler's checks and gift cards
- Get cash advances and balance inquiries
- And much more!

Be sure to have your account number and photo ID with you when you visit a Shared Branch. To find a Shared Branch location download the free CO-OP Shared Branch locator for your mobile phone or visit [www.co-opsharedbranch.org](http://www.co-opsharedbranch.org).

*\* Services, hours and cash limits differ at each location. Please contact the CO-OP Shared Branch<sup>SM</sup> you would like to visit to confirm availability.*



## YOU'RE INVITED TO MISSOURI CENTRAL CREDIT UNION'S 85<sup>TH</sup> ANNIVERSARY PARTY!

**Friday, October 14**

At Missouri Central Credit Union  
11AM - 2PM

Hotdogs, Chips, Cupcakes, Punch and Party Favors!  
1931-2016

## YOU'VE MADE YOUR LIST & CHECKED IT TWICE!

Some Holiday Cash Would Sure Be Nice! Missouri Central can make your wish a reality this holiday season!

- Skip-A-Payment lets you skip your November, December, or January loan payment on most MCCU loans. There is a fee for this option and some restrictions apply.
- The 85th Anniversary Holiday Loan for qualified borrowers is available from October 1 through December 31.
- Refinance your loan from another lender and you can wait up to 45 days to make your first payment! You'll save on your monthly payment and never pay a refinance fee.
- Christmas Club balances will be deposited into your Primary Share Account by October 8. Make your holiday shopping more joyful by starting your 2017 Christmas Club Account today!

## ATM SAFETY TIPS

ATMs are a great convenience, but they can compromise your safety. You can avoid becoming a victim of a crime at an ATM by planning ahead and using caution.

- Never approach an ATM if the lights at the site are not working.
- Never give your PIN to anyone.
- Before you approach the ATM, have your card ready.
- When approaching the ATM be alert for anyone or anything that looks suspicious. If something doesn't seem right, leave.
- When using the ATM, stand directly in front of it to block the view of others as you enter your PIN.
- Memorize your PIN. Do not write it down on your card or carry it in your wallet or purse.
- Never allow a stranger to help you with your transaction.
- When your transaction is complete, leave the ATM immediately with your cash, and receipt. Do not stand at the ATM and count your cash.