

THRIVE

JULY 2020



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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CLOSED FOR THE FOLLOWING HOLIDAYS:

Independence Day: Saturday, July 4
Labor Day: Monday, September 7
Columbus Day: Monday, October 12

CLOSED FOR COMPUTER UPGRADE:

Tuesday, September 1
Wednesday, September 2 Drive Thru & Lobby Open at 1 pm

COOL AUTO LOAN RATES FOR HOT SUMMER RIDES!

Now's the perfect time to look for that sweet summer ride to get you where you need to go.

With low interest rates, even lower gas prices, and the economy back on the rise, people everywhere are looking to upgrade their vehicles.

A few tips to keep in mind when setting out to buy a new vehicle this summer:

Consumers should always shop more than one dealership to ensure the best price.

Watch for holiday or end-of-summer deals. July, August, and September are considered some of the better discounted months of the year.

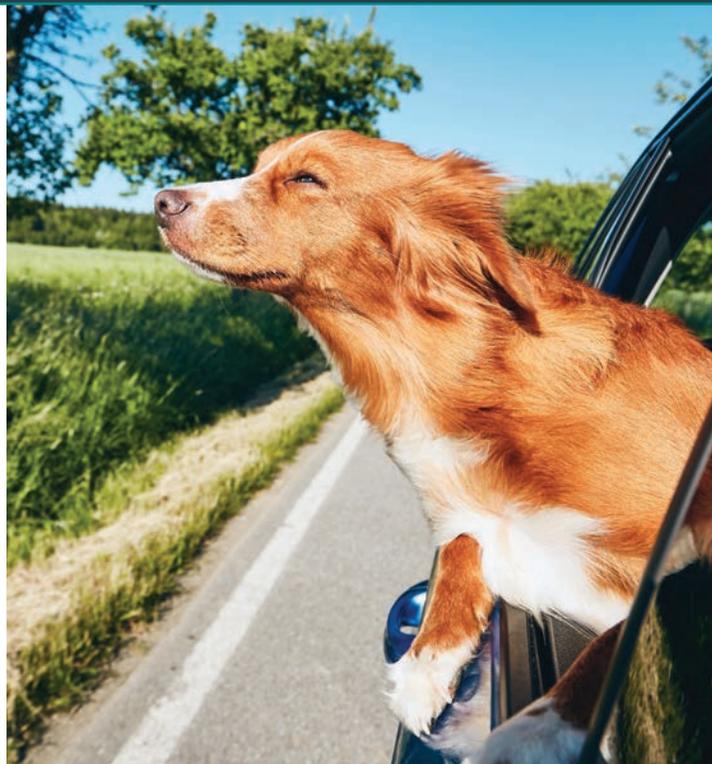
As always, make sure you have a budget in mind before heading out. And remember to estimate the amount you'll need for taxes, tags, and insurance.

No sense in waiting! Apply today. There are no application fees or prepayment penalties for an auto loan at Missouri Central Credit Union.

And you can choose your payment date!

Rates as low as 2.94% APR*. Apply online, on the phone, or in person.

*2.94% Annual Percentage Rate is available on 2019-2020 models for borrowers with a credit score 730 or greater. Competitive rates and terms available on earlier models and credit scores less than 730.



CONNECT WITH US FROM ANYWHERE

With our convenient access tools, you're always connected to your Missouri Central Credit Union accounts.

- CU OnLine
- Bill Pay
- MCCU Mobile App
- Mobile Check Deposit
- Online loan applications
- Surcharge Free ATMs
- Shared Branch Locations
- VISA Debit Card

Learn more at Mocentral.org



MoCentral.org



COMING SOON!

Missouri Central Credit Union member/owners deserve the most advanced financial products and services in the marketplace! To make this happen we are working hard behind the scenes to get ready for our core data processing upgrade to a totally new system on Tuesday, September 1. The credit union will be closed for the upgrade all day Tuesday, September 1 and Wednesday morning, September 2. Our ATM, Mobile App, and CU OnLine will also be unavailable during this time. *Debit and ATM transactions will have reduced limits during the upgrade process.*

HERE IS WHAT YOU CAN DO TO BE PREPARED.

- Make sure your email address and mailing address is up-to-date so you can receive notices and updates about the upgrade.
- Follow us on Facebook and Twitter for up to the minute information.
- Know your CU OnLine login and password. You will need to log on with them the first time you use online banking after the upgrade.

WE WOULD ALL AGREE 2020 HAS BEEN AN UNPRECEDENTED YEAR!

Missouri Central Credit Union sincerely appreciates the support and loyalty our member/owners. COVID 19 has affected everyone in some way. Out of concern for the financial well-being of our members, your credit union acted quickly in mid-March to waive late fees on loans and increased the minimum amount to incur an overdraft fee from \$3.00 to \$25.00 on checking accounts. These fees will resume as originally disclosed in our member agreements effective September 1, 2020.

TOP HOME IMPROVEMENT PROJECTS THAT PAY YOU BACK!

Wondering what home improvement projects can yield the highest return on your investment?

1. Garage Door Replacement
2. Minor Kitchen Remodel
3. Siding Replacement
4. Window Replacement

If you're ready to give your home a face lift, MCCU has home improvement loans and HELOCs to help finance your next projects! Contact a Member Service Representative today to get started!



MAKING THE MOST OF A DIFFERENT KIND OF SUMMER: TIPS FOR SAVING MONEY THIS SUMMER

Businesses and entertainment venues are slowly reopening for the summer. And while this won't be your typical summer – the kids have been out of school for months, many theme parks are still closed, festivals have been canceled – one bit of good news is taking advantage of summer savings is going to be a bit easier this year.

So, let us help you with a handful of tips for setting aside some money for the future.

- Plant a garden as a family. Even this late in the gardening season there are many great vegetables that will thrive: beans, brussels sprouts, cucumbers, broccoli, and kale.
- Cool off and save money: grab the kids and wash your car at home. Just 5 washes can save you from \$40 - \$80.
- Grocery-shop smarter. Watch the ads, buy what's on sale. Clip coupons. Bonus if a coupon matches the ad sale item.
- Use your extra time viewing DIY videos to take care of some of those smaller home repairs.
- Save on utilities. Keep your curtains and blinds closed during the sunny hours. According to the U.S. Department of Energy, 76% of sunlight that hits a standard double-paned window enters and heats the home. Keep doors and vents closed on unused rooms. And wash your clothes in cold water.

Mix and match, but a little saved here and a little saved there adds up!

MORTGAGE RATES FALL TO AN ALL-TIME LOW

If you're thinking of buying a home, now is the time to move. Wondering if it's time to buy your first home? Here are a couple of benefits of being a homeowner:

- Tax Savings: Interest paid each month on a mortgage is tax deductible.
- Building Equity: As you pay down the balance of your mortgage, the equity in your home increases.
- Monthly Savings: Most often, monthly payments on a house are cheaper than renting.

And at Missouri Central Credit Union, we've got you covered! Lock in now with a low mortgage loan rate and lock into savings. Contact a Member Service Representative for assistance with a home mortgage at 816-246-0002 or apply online at mccentral.org and click on Apply for a Mortgage Loan.

