

THRIVE

JANUARY 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

825 NE Deerbrook St.,
Lee's Summit, MO 64086
P: (816)246-0002
F: (816)246-0043
E: askmccu@mocentral.org

BOARD OF DIRECTORS

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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

Monday, January 18 Martin Luther King Jr. Day
Monday, February 15 Presidents Day

WHAT MAKES MISSOURI CENTRAL DIFFERENT FROM EVERY BANK?



The biggest difference between a traditional bank and Missouri Central Credit Union is our Member/Owners!

As a Missouri Central Credit Union member, you are also an owner which means you're entitled to share in the profits. When your credit union makes money, so do you!

Maximize your bonus dividends by making sure MCCU is the first stop for all your financial needs. Your checking and savings accounts, mortgage, credit cards, auto loan—the more you use your membership, the greater your benefits.

Missouri Central strives to be the one, thriving financial institution that meets all your financial needs.

TOGETHER WE THRIVE!



NEW YEAR, NEW CAR? IT'S A GREAT TIME TO UPGRADE YOUR RIDE.

Today's low interest rates make it a smart time to consider buying a new car. Whether you're shopping new or used, your credit union membership is your key to the best auto loan rates. With no application fees, no prepayment penalties, and your choice of payment date, Missouri Central has flexible options to fit your budget.

Auto Loan Rates Starting at 2.49% APR*

Talk to a Member Service Representative today to get pre-approved on your next auto loan! That way when you're ready to make a decision, you'll have everything you need ready to go!

*2.49% Annual Percentage Rate is available on 2020-2021 models for borrowers with a credit score 730 or greater. Competitive rates and terms available on earlier models and credit scores less than 730.



MoCentral.org



START 2021 ON THE RIGHT FINANCIAL FOOT: 10 TIPS TO HELP YOU KEEP YOUR MONEY-RELATED RESOLUTIONS

- 1. Create a Budget:** Many budgeting software options are available, or you can go old-school with paper and pencil. But either way, creating a budget is the most important financial step you can take.
- 2. Set Financial Goals:** Think about where you'd like to be in 1 year, 5 years, 20 years. What steps can you take this year to get you there?
- 3. Work as a Team:** Find a friend or a group of friends who also want to improve their financial situations. Then think about fun ways to exchange ideas and encourage each other.
- 4. Gift Experiences Instead of Things:** Research tells us that memories of the things we do last much longer than material objects. Save money by giving your family and friends the gift of experiences.
- 5. Save for Retirement:** Don't leave free money on the table. If your employer offers a 401(k) match, you should, at the very minimum, be saving the amount they will match.
- 6. Check Your Credit Score:** There are many options available for a free check of your credit score. This is something everyone should review at least once a year.
- 7. Establish a "Rainy Day" Fund:** If you don't already have an emergency fund (over and above your retirement savings,) start one. Consider setting up your direct deposit to automatically send some of each paycheck to your savings account.
- 8. Pay Off Credit Card Debt:** If you have credit card debt, you're spending money on interest each month that could be saved or used for other things. Make paying down this debt a priority.
- 9. Choose a Beneficiary:** Be sure all your deposit accounts have a payable on death beneficiary even if your accounts are jointly owned.
- 10. And Finally, Spend Less Than You Earn:** This is a key to a happy life—and to building wealth. Reduce your stress level by developing a budget that allows you to focus on saving.



MANAGE YOUR ACCOUNT FROM ANYWHERE: HAVE YOU TRIED OUR MOBILE APP?

Download our mobile banking app on your iOS or Android phone to unlock the convenience of banking on-the-go. There are many things you can do through the app:

- Check your account balances
- Transfer funds between your accounts
- Make loan payments
- Pay bills
- Make mobile deposits

You'll love the easy access to all your Missouri Central Credit Union accounts.

Give it a try today!



ARE YOU MAKING THE MOST OF THE MISSOURI CENTRAL REFERRAL PROGRAM?

If you're not familiar with our referral program, you should be! This program pays you for introducing others to the awesome benefits of being a Missouri Central Credit Union member. Friends, family, neighbors, co-workers... you'll be rewarded and so will they!

- Refer a new member and receive \$10 for you and \$10 for the new member.
- Refer a new member who opens a checking account and receive \$25 for you and \$25 for the new member.
- Refer a new member who takes out a loan (of at least \$5,000) and receive \$25 for you and \$25 for the new member.
- Refer a current member for a checking account and you'll each earn \$10.
- Refer a current member for a new loan (of at least \$5,000) and you'll each earn \$20.

Make the most of our referral program to earn money for yourself and help out your friends. It's a win-win for everyone!

