



JOIN EARN 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 9am - 5pm
FRI 9am - 5:30pm
SAT 9am - 1pm

DRIVE THRU HOURS

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

CLOSED FOR THE FOLLOWING HOLIDAYS:

Martin Luther King Jr Day
Monday, January 16
President's Day
Monday, February 20

Missouri Central Credit Union

825 NE Deerbrook PO Box 6617
Lee's Summit, MO 64064-6617
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F: (816)246-0043
E: askmccu@mocentral.org

BONUS DIVIDENDS ARE BACK!

For the third year in a row Missouri Central Credit Union will payout Member Bonus Dividends to qualifying member/owners! Bonus Dividends are paid based on the services each member/owner uses during the year. Qualifying accounts include Loans, Visa Credit Cards, Checking Accounts, and other deposit accounts. Missouri Central Credit Union is a member owned financial cooperative that thrives when our member/owners participate by using their credit union's financial services! "Sharing profits with our member/owners is just one way Missouri Central Credit Union is different from banks," explained Glenna Osborn, Missouri Central president. Payouts for 2016 will be complete by the end of January, 2017.

QUALIFYING ACCOUNTS INCLUDE:

Start earning your share
of the bonus for next year!



LOANS



CHECKING



SAVINGS

The 2016 Member Bonus Dividend was based on having one or more of the following services: an active checking account, interest paid on loans and VISA credit cards in 2016, and interest income earned on various savings accounts in 2016. Dividends are reported to the IRS. Applicable taxes are the responsibility of the account owner. Missouri Central Credit Union is an Equal Housing Lender. All deposits are insured to at least \$250,000. Member Bonus Dividends are not guaranteed for 2017. Member Bonus Dividends for 2017 may be approved by the Board of Directors based on actual credit union financial performance.

TAP INTO YOUR HOME'S EQUITY

Home Equity Line of Credit Rates as low as 3.50% APR*

The possibilities are endless! Use the equity in your home for a kitchen remodel, a dream vacation, a new car, or you name it!

Make it happen with a Missouri Central Credit Union Home Equity Line of Credit.

- No Application Fee
- No Points
- No Cash Advance Fee
- No Closing Cost Options**
- No Prepayment Penalty
- Quick On-Site Approval

You can afford to tap into your home's equity with repayment plans as low as \$7.15 per \$1,000 borrowed per month. Contact a Member Service Representative for details.

*APR is the Annual Percentage Rate. 3.50% APR is available on Home Equity Lines of Credit when the loan-to-value is 80% or less. Home Equity Line of Credit loans are available in Jackson, Clay, Platte & Cass Counties in MO, and Johnson & Wyandotte Counties in KS. The interest rate on HELOC loans is subject to change quarterly based on the Prime Rate published in the Wall Street Journal on the 10th day of the last month of the quarter. \$7.15 per \$1,000 based on a 180 month repayment term on \$20,000 or more. ** No closing costs on advances \$50,000 or greater. No closing costs on loans less than \$50,000 with an APR of prime rate plus 1.25%. Contact the credit union for details. Missouri Central Credit Union NMLS #477560.

NOW ACCEPTING APPLICATIONS FOR VOLUNTEER POSITIONS

The Nominating Committee is seeking qualified volunteers to serve on the Board of Directors and the Supervisory Committee. Resumes and/or Volunteer Candidate Forms are being accepted until Tuesday, February 7, 2017. Mail information to:

Missouri Central Credit Union
Nominating Committee
P.O. Box 6617
Lee's Summit, MO 64064-6617

The Board of Directors and the Supervisory Committee have staggered terms and are elected by the member/owners at the Annual Membership Meeting to be held on Tuesday, April 25, 2017 at Missouri Central Credit Union at 6:30 pm.

Purchase Alerts VISA Debit and Credit Cards

Get near real-time alert notifications on signature-based, online, and select PIN purchases made with your Missouri Central Credit Union VISA Debit or Credit Cards. Monitoring your account activity allows you to quickly notify the credit union if any suspicious activity hits your account.

Select from available criteria and decide what activity you want to receive alerts on. Then choose to receive Purchase Alerts as text messages (SMS) and/or as email messages.

To enroll visit <https://PurchaseAlerts.Visa.com/vca-web/login> or go our website at MoCentral.org and look for the link under News and Announcements.

**To report fraud or suspicious activity
on your VISA Credit Card, please call:**
1-877-537-8339

**To report fraud or suspicious activity
on your VISA Debit Card, please call:**
1-800-554-8969



Free Credit Check-Up

Have you checked your credit report lately? Missouri Central can help you understand your credit report and show you ways to save money each month and ways to improve your credit score.

This free service is available to Missouri Central member/owners with no obligation.

Make an appointment to spend a few minutes with a Member Service Representative and leave with

- Your current credit report and score
- Ways to improve your credit score
- Ways to lower your monthly payments

COMING SOON!
Check Deposits
by Phone!

HELPFUL TAX TIPS

- ✓ Look for your 1099 Form to arrive in the mail if you earned over \$10 in interest during the year. Member Bonus Dividends paid in early 2016 are included in this amount. Look for your 1098 Form to arrive in the mail if you paid more than \$600 in interest on a loan secured by your home. Please retain these forms for your tax preparation.

If you did not meet the minimum amount to receive a 1099 or 1098, you can use the amount of interest earned or interest paid that appears on your statement dated December 31, 2016.

- ✓ Request Direct Deposit for your tax refund. Your money will be deposited in your Credit Union account, usually within 10 days. Simply complete the Direct Deposit line on your tax form, and include your Missouri Central Credit Union account number and our routing number: 301081155.
- ✓ Use IRS Form 8888 to split your tax refund and have it directly deposited into as many as three accounts. This is a great way to build your IRA or your emergency fund account.
- ✓ Please note that if you deposit a RapidRefund Check, such as an H&R Block check, there may be a hold placed on the deposit.



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