

THRIVE

JANUARY 2018

missouri central
CREDIT UNION
Together We Thrive!



JOIN



EARN



THRIVE

BOARD OF DIRECTORS

Tom Lovell, Chair
Joanne Thies, Vice Chair
Mike Horton, Secretary/Treasurer
Doug Hermes
Jane Monroe
Mark Schaufler
Sam Voyles

OFFICE 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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SUPERVISORY COMMITTEE

Chris Simon, Chair
Chris Depue
Jane Monroe
Erik Okerstrom
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 2
New Year's Day

Monday, January 15

Martin Luther King Jr Day

Monday, February 19

President's Day

START THE NEW YEAR WITH A NEW RIDE!

Let Missouri Central Credit Union help you get behind the wheel of a new ride this year! Missouri Central has loan options for new and used autos to put you in the driver's seat.

And, if you love your ride, but don't have your loan at Missouri Central Credit Union, we may be able to lower your monthly payment!

Apply to refinance today. What have you got to lose?

- ☺ No Application Fee!
- ☺ Choose Your Payment Date!
- ☺ Rates as low as 2.89% APR*!
- ☺ Finance Up To 110% of the vehicle cost on qualifying purchases!

Apply online for quick and easy approval at MoCentral.org

*2.89% Annual Percentage Rate is available on 2014 - 2018 models for borrowers with a credit score 730 or greater. Competitive rates and terms available on older models and credit scores under 730.



MEMBER BONUS DIVIDENDS

REACH \$250,000!

Missouri Central Credit Union will payout the 4th Member Bonus Dividend in 4 years to qualifying member/owners! This payout will bring the total Member Bonus Dividend payout to \$250,000! Bonus dividends are paid out based on the services used by the member/owner throughout 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 members/owners participate by using our financial services! 2017 payouts will be distributed to members in January, 2018.

The 2017 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 2017, and interest income earned on various savings accounts in 2017. 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 2018. Member Bonus Dividends for 2018 may be approved by the Board of Directors based on actual credit union financial performance.

MEMBER BONUS DIVIDEND

QUALIFYING ACCOUNTS INCLUDE:



LOANS



CHECKING



SAVINGS

87TH ANNUAL MEMBERSHIP MEETING Save the Date!

All member/owners are invited to meet and greet the Board of Directors, Supervisory Committee, Management, and Staff. Enjoy refreshments beginning at 6:00 pm followed by the Annual Membership Meeting at 6:30 pm at the credit union. Plan to attend and be a part of your cooperative!



MoCentral.org



DEPOSIT ON THE GO!

Skip the trip! **Deposit checks conveniently and safely with our free Mobile Deposit.** Just download our app to your iOS or Android phone, take a quick photo of your check and deposit it into your checking or savings account.

Must have CU Online to use the mobile app. Endorse checks with For Mobile Deposit and write your account number on the back of the check. Deposit up to \$2,500 a day with a maximum check amount of \$1,000. Deposits made after 3:00pm CST will be processed the next business day (Saturday, Sunday, and holiday are excluded). Deposits may not be immediately available for withdrawal.

WE'VE GOT YOUR BUSINESS COVERED!

Did you know your credit union has Business Checking Accounts?

- No monthly service charge or minimum balance requirements
- Free online banking, allowing business owners to monitor their accounts 24/7
- Merchant services with Visa, Mastercard, and Discover

Call today to speak with one of our Member Service Representatives and discover which type of account is best suited for you and your business needs!



18 WAYS TO \$AVE IN 2018!

Start your year off right by learning how to save money and get your finances on the right track! Paying attention and using simple tried and true methods can net you thousands of dollars in savings over the course of a year.



1. Drop gym memberships for a quick **\$600 or more savings!** There are a number of free fitness groups you can join and free fitness videos on YouTube. You can even get your friends together and start your own fitness group!
2. Increase your credit score! A high credit score will net you **savings on your mortgage and car loans.**
3. **Refinance your car, boat, RV, motorcycle or Home Equity loan** at another lender with Missouri Central Credit Union!
4. Utilize **free customer rewards** programs at stores where you frequently shop.
5. Use the **30-day rule.** If you are considering a purchase that is a want and not a need, hold off on your purchase for 30 days. Many times you may find that the urge to purchase was a fleeting one and you will be glad you saved the money.
6. Make a shopping list before you leave the house and stick to it! **No more impulse buying!**
7. Repair clothing instead of tossing it. With just a little time and work you can repair a broken button or patch a hole. The less clothing you throw out the less you have to buy new!
8. Clean out your closets and **sell anything you no longer need!**
9. Turn off the lights in rooms when you are not in them.
10. Install a **programmable thermostat.**
11. Take your lunch to work more often! **Lunching out can cost an average of \$2,500 a year,** think of the vacation you can take with that type of cash!
12. Meal plan and **utilize weekly sales** at your grocery store.
13. Utilize your public library. Not only can you **check out books for free,** but they often have a number of other free programs and services available.
14. Check your monthly bills (such as your cell phone or cable/internet) for **unused services you are paying for and cancel them.**
15. Get on any **automatic payment plans** available, this often can get you a discount or rate reduction.
16. Switch from cable to streaming to gain crazy savings! With the wide variety of streaming services, such as Netflix, Hulu and HBO Now, you can save money by only paying for what you'll actually watch!
17. Don't speed. You will **save on gas** spent but also avoid any potential speeding tickets!
18. Remove credit card numbers from your online shopping profiles.



MAKE A RESOLUTION TO UPDATE YOUR ACCOUNT INFORMATION

We encourage member/owners to keep their account information up-to-date.

This is especially important if you have experienced a major life event such as the birth of a child, a marriage, a divorce, or the death of a spouse. Contact a Member Service Representative to update your joint owners or payable on death beneficiaries.

TRAVELING IN THE NEAR FUTURE?

Do you have plans to visit friends or family? Or perhaps you'll be flying away to a warm, sunny destination. Whatever your travel plans include, **please be sure to let Missouri Central Credit Union know in advance.** You can prevent possible blocked transactions on your credit and debit cards that could be flagged as fraud if they are outside your usual buying patterns and locations.

