

# THRIVE

January 2019



JOIN



EARN



THRIVE



## BOARD OF DIRECTORS

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

## 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

825 NE Deerbrook PO Box 6617  
Lee's Summit, MO 64064-6617  
P: (816)246-0002  
F: (816)246-0043  
E: askmccu@mocentral.org

## SUPERVISORY COMMITTEE

Erik Okerstrom, Chair  
Brian Austerman  
Chris Depue  
Jane Monroe  
Claudia Walker

## MANAGEMENT TEAM

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

## CLOSED FOR THE FOLLOWING HOLIDAYS:

New Year's Day: Tuesday, January 1  
Martin Luther King Jr. Day: Monday, January 21  
Presidents Day: Monday, February 18

## WE'RE GIVING BACK \$100,000 IN MEMBER BONUS DIVIDENDS!



We've done it again! For the fifth year in a row, Missouri Central has had a great year! And, unlike most other financial institutions, we are giving some of our profit back to you, our member/owners! Your 2018 Member Bonus Dividend will be deposited into your primary share savings account this month!

Member Bonus Dividends are paid out based on the qualifying services used by each member/owner over the course of the year. Qualifying accounts include Loans, Visa Credit Cards, Checking Accounts, and other deposit accounts.

Thank you for being part of helping Missouri Central Credit Union Thrive!

The 2018 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 2018, and interest income earned on various savings accounts in 2018. 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 2019. Member Bonus Dividends for 2019 may be approved by the Board of Directors based on actual credit union financial performance.

## DON'T GET STUCK WITH YOUR OLD AUTO LOAN!

**Missouri Central Credit Union can help.** Everyone knows you can refinance your mortgage, but did you know you can refinance an auto loan? Refinancing your auto loan from another lender is a quick and easy process that may save you money!

### Why refinance your auto loan?

- We may be able to lower your interest rate and your monthly payment saving you money in the long run!
  - Has your credit score improved since you took out your loan? You may qualify for a better interest rate.
  - Maybe your financial situation has changed and you need a lower monthly payment.
- Through refinancing, you can change the length of your loan which will reduce your monthly payment.

Whatever the reason, the Member Service Representatives at Missouri Central Credit Union are here to help you! **Talk to a representative today to see if refinancing is right for you!**



MoCentral.org



## WE GET IT; YOUR PET IS PART OF THE FAMILY!

### Introducing Paws Savings Accounts!

Setting up a Paws savings account in your pet's name is the "purrfect" way to ensure you're prepared for any and all pet expenses.

Vet bills can be extremely expensive, but your pet is worth it. Set aside a small amount of money each month to put toward things like:

- Unexpected vet bills
- Pet boarding or House Sitting
- Routine vet visits and vaccinations

We're the most pet friendly credit union in town. Talk to a Member Service Representative today to find out more about our Paws Savings Accounts and other pet benefits.

## WHAT CAN YOU DO FROM YOUR MISSOURI CENTRAL MOBILE APP?

1. Check account balance and history.
2. Transfer funds between accounts.
3. Make loan payments.
4. Pay bills with EZ Online Bill Pay.
5. Deposit checks from your phone or tablet.

**Manage your money from wherever, whenever.**



## OUR FAVORITE SAVINGS HACKS FOR 2019

1. Take full advantage of your employer's 401(k) match. If they contribute 4%, so should you.
2. Drink water. It's cheaper than soda and other drinks + it's good for you!
3. 50-30-20. Spend 50% on needs, 30% on wants, and 20% on savings.
4. Use Shared Branch ATMs to avoid fees.
5. Automate. Move a little bit from your checking to your savings weekly or monthly, without even thinking about it.
6. Brew your own coffee! There's no need to pay \$3 or more for a cup of coffee when you can brew it at home for around \$0.25 per cup.
7. Make a grocery list. Think about what you actually need from the store before going inside. You'll spend less time and money on groceries this way.
8. Delete your payment history on e-commerce sites. How many times have you made a spur of the moment purchase because your credit card information is saved online?
9. Refinance your auto loan. This one is probably our favorite! Talk to a member service representative to see if you're paying too much on your loan.
10. Begin teaching your children savings habits by opening a Buster Bear Savings Account!



## SAVE THE DATE 88<sup>TH</sup> ANNUAL MEMBERSHIP MEETING

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!

Interested in becoming a part of the volunteer leadership by serving as a board member or supervisory committee member? Send your resume to Missouri Central Credit Union, Nominating Committee, P.O. Box 6617, Lee's Summit, MO 64065-6617 or email Glenna Jarvis at [gjarvis@mo-central.org](mailto:gjarvis@mo-central.org)