

THRIVE

July 2018

missouri central
CREDIT UNION
Together We Thrive!



JOIN



EARN



THRIVE

BOARD OF DIRECTORS

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

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:

Wednesday, July 4
Independence Day

Monday, September 3
Labor Day

GET PRE-APPROVED FOR YOUR NEXT HOME MORTGAGE!

Missouri Central Credit Union has partnered with Pivot Lending Group to help our members navigate the journey to homeownership. Already a homeowner? We can help you refinance your current mortgage too!

Linda, Becky, Jen, and Ashlynn are ready to help you get pre-approved for your home mortgage. Being pre-approved will help guide your home search because you will have a better idea on the price range you should be considering.

Plus, in today's housing market being pre-approved may give you an edge with the seller!

Fixed or Adjustable Rate Mortgages
15, 20, and 30 Year Terms
Conventional, FHA, VA, USDA, and First-Time Buyer Options

YOU APPROVE THE HOME, WE APPROVE THE MORTGAGE.

Missouri Central Credit Union, 825 NE Deerbrook, Lee's Summit MO 64086 and Financial Funding Solutions Inc., dba Pivot Lending, 120 S. Central Ave, Clayton, MO 63105 do business in accordance with all applicable State and Federal Laws, including but not limited to Fair Lending and The ECOA and are regulated by the Missouri Division of Finance. Missouri Central Credit Union NMLS #477560 Financial Funding Solutions, Inc. NMLS #109995.



SERIOUSLY FREE CHECKING

WHETHER IT'S FOR BUSINESS OR FOR PLEASURE, MISSOURI CENTRAL OFFERS FREE CHECKING ACCOUNTS THAT COME WITH TONS OF OTHER FREE ADVANTAGES.

PERSONAL CHECKING ACCOUNTS

- No Monthly Service Charge
- No Minimum Balance Requirement
- No Per Check Fee
- Free Access to Your Account with CU Online
- Free Access to Your Account With the Mobile App
- Free Mobile Deposit
- Free Access to Your Account With the VISA® Debit Card
- Free Online Bill Pay
- Free Mail or e-Statements

BUSINESS CHECKING ACCOUNTS

- No Monthly Service Charge
- No Minimum Balance Requirement
- No Per Check Fee
- Free Access to Your Account with CU Online
- Free Access to Your Account With the Mobile App
- Free Mobile Deposit
- Free Access to Your Account With the VISA® Debit Card
- Free Online Bill Pay
- Free Mail or e-Statements
- Free Night Deposit Bag
- Cash and Coin Service



MOBILE DEPOSIT MADE EASY WITH MISSOURI CENTRAL CREDIT UNION!

HOW DOES IT WORK?

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. Endorse the check like this:

- Your Signature; and any other payee's signature
- For Mobile Deposit to Missouri Central CU
- Your MCCU Account Number

Deposit up to \$2,500 per day with a maximum check amount of \$1,000.

Users must have access to CU OnLine to use the mobile app. Deposits made after 3:00 pm CST will be processed the next business day (Saturday, Sunday, and holidays are excluded). Deposits may not be immediately available for withdrawal.



MoCentral.org

AUTO LOANS AS LOW AS 3.09% APR*!

Finance or refinance your new or used car with MCCU today. Not to mention, great interest rates = lower monthly payments.

- No Application Fee
- No Prepayment Penalties
- Your Choice of Payment Date
- Warranty, GAP, and Payment Protection Plans at Amazing Rates.
- Get an auto loan rate as low at 3.09% today!

*3.09% 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.

HOT SUMMER TRAVEL SURVIVAL GUIDE

It's officially summertime, which for a lot of people means *road trips!* First things first; keep your gas tank filled and get a tune up before taking off.

7 Items You Should Have in Your Car:

- Sunscreen
- Bug Spray
- Sunglasses
- Towel
- Tennis Shoes
- Water
- Phone Charger

If you're going on a trip out of state, **be sure to let us know when and where you'll be traveling to avoid blocked credit card and debit card transactions.**

NEWS FROM THE BOARD OF DIRECTORS

Meet Sam Voyles, elected by the MCCU Board of Directors in April, 2018 to serve as the Chairman of the Missouri Central Credit Union Board. Sam, a 20 year member of Missouri Central is excited to lead the Board of Directors as they make decisions that position Missouri Central Credit Union to thrive. Sam replaces Tom Lovell, who served as Chairman for the last 7 years.

Congratulations Sam!

FUN & FRUGAL WEEKENDS IN AND AROUND LEE'S SUMMIT

Looking to have a great time on the weekends but don't want to spend a fortune doing it? We've put together a list of several things you can do around town on the weekends while sticking to your budget!

LAKE LIFE
Lake Jacomo is equipped with picnic shelters, campgrounds, boat rentals, concessions, lakeside gas, tackle, bait, and dock fishing. You can also visit the Kemper Outdoor Education Center or Missouri Town 1855!

Blue Springs Lake is home to power boating, water skiing, tubing and jet skiing. This lake also has a public beach, 2 shelters, and campground.

Longview Lake Swimming Beach just opened the inflatable Rowdy Ribbits Water Sports Park for kids to swim out to and jump around on. *A must see this summer!*

PARK LIFE
Miller J. Fields Park is an 18-acre neighborhood park that includes 3 baseball diamonds, restrooms, a large playground, two shelters, picnic tables, and the newly renovated SPLASH PAD.

Lea McKeighan Park is the renovated park on the north and south side of Chipman Road. The south side includes a .6-mile trail, Jupiter XXL Jungle Gym, Zip Line and more while the north end of the park includes a Splash Pad, Pickleball Courts, Skate Park, Sand Volleyball Courts and more!

Legacy Park includes an 18-hole disc golf course, amphitheater, inclusive playground, 4.7-mile trail and a fishing dock for the 22-acre lake.

CITY LIFE
The RideKC Streetcar is located in downtown Kansas City, stretching two miles from River Market to Union Station. It is absolutely free to ride the streetcar and is a must-do, if you haven't already!

River Market is a staple in Kansas City, located in downtown, directly south of the Missouri River. There are more than 25 merchant markets, grocers, and shops. Whether you want to grab a bite to eat, shop for fresh produce, or simply just hang out, River Market is the perfect place.

The Nelson Atkins Museum of Art is FREE for all ages every Saturday and Sunday! It is home to the infamous Shuttlecocks.

First Fridays is a free event that happens on the first Friday of every month in the Crossroads. Enjoy art galleries, local breweries, street vendors, live entertainment and more.

STAFF ANNIVERSARIES

2018 has been a year of employee milestone anniversary celebrations! Each was recognized for their service and dedication at the Annual Membership Meeting and with an engraved vase on their anniversary. Thank you for your continued service to Missouri Central Credit Union members!

Shirley Patterson
(Top Left) Celebrated 5 years in March, 2018

Kay Benton
(Top Right) Celebrated 20 years in March, 2018

Glenna Jarvis
(Bottom Left) Celebrated 30 Years in June, 2018

Tom Loftus
(Bottom Right) Celebrated 20 years in July, 2018