



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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Lee's Summit, MO 64064-6617  
P: (816)246-0002  
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E: askmccu@mocentral.org

#### SUPERVISORY COMMITTEE

Chris Simon, Chair  
Chris Dupue  
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:

Columbus Day  
Monday, October 9th  
Thanksgiving  
Thursday, November 24th  
Christmas Day  
Monday, December 25th  
New Years Day  
Monday, January 1st

## DID YOU FIND YOUR DREAM CAR?



### Get your dream loan from Missouri Central Credit Union.

- Interest rates as low as 2.89%\*
- Same day decisions – many in minutes
- Up to 110% financing on new and late model pre-owned purchases
- Loyalty discounts up to 1.0%\*\*

\*2.89% Annual Percentage Rate is available on 2013 – 2017 models for borrowers with a credit score 730 or greater. Competitive rates and terms available on older models and credit scores under 730.

\*\*Discounts for checking with a debit card, a current loan secured by real estate, and established direct deposit. Discounts available on interest rates 2.99% Annual Percentage Rate or greater.

## Is Your Car Prepared For Midwest Winters?



*Cold weather is just around the corner. Now is a good time to make sure your vehicle is ready for winter and won't leave you stranded!*

- **Check Your Battery** - Cold weather is hard on your battery and can slow down the chemical reactions required to generate power in your battery. In addition to this, cold weather causes your vehicle's engine to need more energy from the battery in order to start. A mechanic can conduct a battery load test to check the life of your battery. They can also clean any corrosion on the posts, check the connections, and refill the distilled water needed in your battery.
- **Change Your Wipers** - Slushy and messy road conditions lead to using your wipers often in the winter. To ensure maximum visibility, replace your windshield wipers at least yearly. It is also a good idea to check your wiper fluid and swap it out with de-icer fluid that will help clear your windshield of ice and it also has a lower freezing point.
- **Check Your Tires Pressure** - Cold weather causes the air pressure in your tires to drop. Ensuring you have proper tire pressure ensures the best contact between your tires and the road, which is crucial for safe winter driving.
- **Have An Emergency Kit** - Having a few things on hand in case of an emergency can be a lifesaver! Consider stocking your vehicle with a cell phone charger, jumper cables, a flashlight, blanket, ice scraper, first aid kit, tow strap, and a folding shovel.
- **Check Your Belts And Hoses** - Cold weather can weaken the belts and hoses on the engine. Check them for signs of wear and tear and replace them as needed.

# TRAVELING FOR THE HOLIDAYS?



## Find a CO-OP Shared Branch

If you're like most Americans, you'll be traveling sometime this holiday season. Whether you are just across town or thousands of miles from home, Missouri Central Credit Union has over 5,000 CO-OP shared branch locations. If you find yourself needing to make a deposit, withdrawal, loan payment, or transfer between accounts, a shared branch location is easy to find.

Simply text your zip code to 91989 to find the closest ATM and Shared Branch or download the CO-OP ATM/Shared Branch Locator app.

## Made Your List and Checked It Twice! Some Holiday Cash Would Sure Be Nice!

Missouri Central can make your wish a reality this holiday season!

- Skip-A-Payment lets you skip your November, December, or January loan payment on most MCCU loans. There is a fee for this option and some restrictions apply.
- Beginning October 1st through January 20th, qualified members may borrow up to \$1200 at 12% annual percentage rate for 12 months.
- Refinance your auto loan from another lender. You can wait up to 45 days to make your first payment! You'll likely save on your monthly payment and never pay a refinance fee.

## Turn Your Smartphone Into A Mobile Branch!

Deposit checks with Missouri Central's free mobile app anytime, anywhere. **It's Fast, Secure, And Free!**

### Here's how it works:

- **Endorse the back of your check**  
Effective November 1, 2017 all Deposits must be endorsed this way:
  - For Mobile Deposit Only
  - Your MCCU Account Number
  - Missouri Central Credit Union
  - Your Signature - and the signature of any other payee
- **Log on to Missouri Central's mobile app.**
- **Choose the account you wish to deposit to and enter the correct amount of the check**
- **Snap a picture of the front and back of the check**



### It's that easy!

There's a maximum per check limit of \$1,000, and a maximum daily limit of \$2,500.

Checks deposited Monday through Friday before 3 pm will normally show in your account history after 4 pm. Checks deposited after 3 pm Monday through Friday or on a holiday or weekend will show in your account the next business day. Funds may not be available for immediate withdrawal. Check our Funds Availability Policy.

## Equifax Data Breach Information

Missouri Central Credit Union is aware of the recent Equifax Data Breach that affected an estimated 143 million people. Missouri Central, like nearly all financial institutions, reports loan information to Equifax and other credit bureaus on a monthly basis as required.

**The data breach did not affect Missouri Central Credit Union's operational systems.**

### What precautions can you take?

Visit Equifax's website for more information at [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com). On this page, click on the button labeled Potential Impact to see if your personal information was impacted. You may sign up for free credit monitoring and identity theft protection through November 21, 2017.

## Additional Suggestions

- Review your account information through CU OnLine or with our mobile app on a regular basis and notify us immediately if you suspect unauthorized transactions
- Make sure your contact information including phone numbers is current with the credit union
- Never share online and mobile banking login information
- Use strong passwords and change them frequently
- Protect debit and credit cards and Personal Identification Numbers (PINs)
- Make online purchases only through trusted websites
- Get your free annual credit report every year from Equifax, Experian, and Trans Union at [www.annualcreditreport.com](http://www.annualcreditreport.com)

Please feel free to contact us at 816-246-0002, if you have any questions or concerns.



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