



JOIN



EARN



THRIVE

BOARD OF DIRECTORS

Sam Voyles, Chair
Joanne Thies, Vice Chair
Mike Horton, Secretary/Treasurer
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

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

SUPERVISORY COMMITTEE

Chris Simon, Chair
Chris Dupue
Jane Monroe
Erik Okerstrom
Claudia Walker

MANAGEMENT TEAM

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

CLOSED FOR THE FOLLOWING HOLIDAYS:

Columbus Day: Monday, October 8
Veteran's Day: Monday, November 12
Thanksgiving Day: Thursday, November 22
Christmas Day: Tuesday, December 25
New Year's Day: Tuesday, January 1
Martin Luther King Jr. Day: Monday, January 21

EARLY CLOSINGS:

Lobby & Drive Thru Close at 1:00 pm
Christmas Eve: Monday, December 24
Lobby & Drive Thru Close at 5:00 pm
New Year's Eve: Monday, December 31

AUTO LOAN RATES YOU'LL LOVE AS MUCH AS YOUR NEW CAR.

New/Used Auto Loans as low as 3.29% APR*



Planning a family trip this holiday season? Maybe you're looking for an upgrade, or a first car for your kids? Whatever the reason, Missouri Central Credit Union has you covered. Loans at Missouri Central Credit Union come with:

- No application fee
- No prepayment penalties
- Your choice of payment date
- Warranty, GAP and payment protection plans at rates that can't be beat!

Get pre-approved with us. Secure the financing and know how much you can afford. You can apply online, on the phone, or in person.

We make financing easy!

*3.29% Annual Percentage Rate is available on 2014-2018 models for borrowers with a credit score 730 or greater. Competitive rates and terms available on earlier models and credit scores under 730.



REFER A FRIEND: EARN CASH!

IF YOU LOVE MISSOURI CENTRAL CREDIT UNION, REFER A FRIEND!

Refer a New Member:

\$10 for YOU and \$10 for our new member.

Refer a New Member Who Opens a Checking Account:

\$25 for YOU and \$25 for our new member.

Refer a New Member Who Takes Out a \$5,000+ Loan:

\$25 for YOU and \$25 for our new member.

Refer a Current Member for a New Checking Account:

\$10 for YOU and \$10 for the new checking account holder.

Refer a Current Member for a New Loan of \$5,000+:

\$20 for YOU and \$20 for the new loan holder.

Together We Thrive - Refer a friend today!





HOLIDAY LOANS!

Take the stress out of the holidays
with a Holiday Loan.

Borrow up to **\$1200** at **12%** annual percentage rate for **12**
months. Payments as low as \$106.60 per month.

Apply online at MoCentral.org or call 816-246-0002.

Offer good October 1, 2018 through January 15, 2019
for qualified borrowers.



TAKE A HOLIDAY FROM YOUR LOAN PAYMENT WITH SKIP-A-PAY

Use the extra money for holiday shopping, taxes, or a last minute gift.

Eligible members can skip the November, December, or January
payment on most loans for a fee based on the loan payment amount.

Contact a Member Service Representative for details.

Interest will continue to accrue on your loan during the month you skip your payment. Participation in this
program will lengthen the term of your loan.

DON'T BE WOODED INTO A ROMANCE SCAM

According to the FBI scams, including romance scams, are on the rise.

The FBI's Internet Crime Complaint Center reports thousands of romance scams each year. Millions
of dollars are stolen each year as a result of these scams.

Here's a basic example of how romantic scams may work:

Scammers look for potential targets on dating websites or social media and create a fake
persona that appeals to the potential target. This can include a phony photo, employment, city of
residence, and marital status.

The scammer will build trust by being very attentive. For example they may seek people who
appear lonely or are going through a difficult time.

Once the scammer has expressed strong emotion to the target, there will be some sort of financial
request disguised as a need. This might be a medical emergency that isn't covered by insurance.

Or, the scammer may say they do not have a checking or savings account and ask for the
routing number and account number of the target promising to send large amounts of money.
Sometimes the scammer even requests the online banking log on and password.

Many times the scammer will arrange to meet the target, but an emergency or illness keeps them
from following through with the meeting.

Many victims of these scams want so badly for the scammer to be a real, caring person that they
fall for the scam. ***If you think you are a victim of a romance scam, confide in a trusted friend
or relative and notify Missouri Central immediately.***



GIFT CARDS: THE PERFECT GIFT FOR EVERYONE ON YOUR LIST

Give the gift that's always accepted with a smile,
always the right size, and never returned!

Visa® gift cards are available in amounts from \$10
to \$1,000.

Skip the lines and do all your holiday shopping at
Missouri Central Credit Union!

There is a \$3.00 fee for each card.