

# THRIVE

OCTOBER 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 St.,  
Lee's Summit, MO 64086  
P: (816)246-0002  
F: (816)246-0043  
E: askmccu@mocentral.org

## SUPERVISORY COMMITTEE

Erik Okerstrom, Chair  
Brian Austerman  
Chris Depue  
Julia Hampton  
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 14  
Veteran's Day: Monday, November 11  
Thanksgiving Day: Thursday, November 28  
Christmas Day: Wednesday, December 25  
New Year's Day: Wednesday, January 1  
Martin Luther King Jr. Day: Monday, January 20

## SPECIAL HOLIDAY HOURS:

Christmas Eve: Lobby & Drive Thru Close at 1:00  
New Year's Eve: Lobby & Drive Thru Close at 5:00



## JUMP INTO FALL WITH AN AUTO LOAN FROM MCCU! Interest Rates as Low as 3.59% APR\*

Whether it's a new car for you, a family member or you are looking to refinance an existing auto loan; our great rates and easy financing make it simple!

- No Application Fee
- Your Choice of Payment Date
- No Prepayment Penalties
- Warranty, GAP and Payment Protection Plans at rates that can't be beat!

New car, used car, refinance, you name it, MCCU has you covered! No Ifs. Ands or Excuses!

**816.246.0002 // MoCentral.org**

\*3.59% Annual Percentage Rate is available on 2015 - 2019 models up to 48 months for borrowers with a credit score 730 or greater. Competitive rates and terms available on older models and credit scores under 730.

## TAKE THE STRESS OFF WITH MCCU CONVENIENCES

Here at MCCU, we work for You! We strive to make your experience with us better and better. Save time and money with all we have to offer!

- EZ Bill Payer
- Mobile App
- Check Deposit by Phone
- E Sign for Loans
- Instant Issue for Lost or Stolen Debit Cards

We also have travel cards, gift cards, night deposit, notary service, money orders and incoming/outgoing domestic and international wires!

Our Switch Kit makes it easy to transfer necessary account information and you benefit too!



## LET US KNOW IF YOU ARE TRAVELING OUT-OF-STATE

Identity theft and fraudulent charges are highest during the holidays. Safeguard your transactions by letting us know your travel plans in advance.

Letting us know when and where you are traveling will help avoid blocked transactions due to what may appear to be suspicious activity on your account.



MoCentral.org



## DON'T GET STUCK THIS SEASON.

### MAKE SURE YOUR CAR IS READY FOR WINTER WEATHER!

Winter weather will be here before we know it! Cold temperatures, snow and ice can really take a toll on your vehicle. Give your vehicle some TLC with these winterizing tips:

**Check Your Battery:** Your engine requires more energy from your battery during cold weather. However, cold weather reduces the power in your car battery by slowing down necessary chemical reactions. To avoid potential trouble, have a mechanic check the life of your battery by conducting a battery load test. Your mechanic can also check your battery's connections, clean out any corrosion in the posts and top off necessary fluids such as distilled water.

**Replace Your Windshield Wipers:** Midwest winters include snow and slush and that means you want your windshield wipers in tip-top condition! Replace your windshield wipers and consider using de-icer windshield washing fluid. De-icer fluid not only has a low freezing point but will also help rid your windshield of ice.

**Check the Condition of Your Tires:** Cold weather will escalate any minor tire infractions. If you've been putting off getting new tires or professionally patching a nail, it's best to get it done before the temperature drops.

**Keep Your Tires at the Proper Pressure:** Cold weather causes the air pressure in your tires to drop. Regularly check your tire pressure to ensure you have the best possible traction between your car and the road.

**Check Your Belts and Hoses:** Along with normal wear and tear, cold weather can weaken the belts and hoses on an auto engine. Check them for signs of damage and replace as needed.

**Be Prepared with an Emergency Kit:** We hope you don't have car trouble but having some essentials just in case can really be a lifesaver! Pack your car with a cell phone charger, jumper cables, a flashlight, a blanket, first aid kit, tow strap, folding shovel and ice scraper.

## HAPPY MCCU ANNIVERSARY!

Both Becky Socha and Sammy Schlie have celebrated milestone anniversaries!



Becky Socha celebrated 20 years of service on August 30, 2019.



Sammy Schlie celebrated 5 years of service on June 25, 2019.

Congratulations and thank you for your continued service to Missouri Central Credit Union members!

## QUESTIONS ABOUT HOME MORTGAGES: JUST ASK LISA!



Navigate the journey to new home ownership with our in-house Mortgage Specialist, Lisa Wilson! She will help you become a first time homebuyer or assist you with a mortgage refinance.

Ask Lisa about the application process, paperwork and getting pre-approved. She's real, she's live and she's here for YOU!

Available M-F during normal business hours, Lisa is your resource for all things Mortgage!



## SKIP-A-PAYMENT PUTS CASH BACK IN YOUR POCKET OVER THE HOLIDAYS!

*It's Like Your Very Own Stocking Stuffer!*

If you need extra cash for holiday shopping, family travel or an unexpected expense, take advantage of our Skip-A-Payment option!

It's just like it sounds! Our Skip-A-Payment option allows eligible members to skip their November, December or January loan payment. Most loans qualify, there is a fee based on payment amount and some restrictions apply.

**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.*

## AVOID FEES DURING HOLIDAY TRAVEL BY USING OUR SHARED BRANCH LOCATIONS AND ATMS

Headed out of town for the holidays? MCCU members have access to 5,000+ shared branch locations nationwide, plus access to nearly 30,000 surcharge-free ATMs!

**Through the Shared Branch Network our members can\*:**

- Cash checks, make deposits, withdrawals, transfers and select loan payments
- Purchase money orders, traveler's checks and gift cards
- And more!

To find a Shared Branch location download the free CO-OP Shared Branch locator for your mobile phone or visit [www.co-opsharedbranch.org](http://www.co-opsharedbranch.org).

\*Services, hours and cash limits differ at each location. Please contact the CO-OP Shared Branch you would like to visit to confirm availability. Be sure to know your MCCU member number, have a current photo ID, and your credit union name.