

# mPOWER news

A quarterly publication from Moline Municipal Credit Union • [molinecu.org](http://molinecu.org) • WINTER 2024



## A Note From The President

As we begin the new year, I want to remind everyone of two very important aspects of membership in Moline Municipal Credit Union.

One: **Your membership is good for life.** Regardless of whether you relocate, change jobs, or even retire – there is **NO NEED** to drop your MMCU membership. You can continue to enjoy all of the benefits available to you.

Our e-banking services make it fast and easy for you to conduct business from wherever you are. Choose from these convenient services – or use them all:

- **ONLINE BANKING**
- **MOBILE BANKING**
- **DIRECT DEPOSIT**
- **PAYROLL DEDUCTION**
- **BILL PAY**
- **ONLINE LOAN APPLICATION**
- **9.99% APR VISA CARD**
- **DEBIT CARD**



And our soon-to-debut **NEW website** will make it even easier and faster to conduct business online *and* keep you informed!

Two: **Your family members can join, too.** Because you already are a member of MMCU, your extended family members can also join. That includes your spouse and children, as well as your in-laws, grandparents and siblings.

The holidays may be over, but gift-giving continues through the year. Give your family the gift that is good for life. Sign them up for MMCU membership!

We encourage you to *share with your family* the many benefits of membership in Moline Municipal Credit Union.

Our family is here to help your family, now and through the future.

Respectfully,

Connie Adkison  
President / CEO

## You're Invited

TO ATTEND OUR

### 88th Annual Meeting

Monday, March 11, 2024 - 5:30 p.m.

Trimble's City View Celebration Reception Center  
701 12th Street, Moline

## Annual 'Skip-a-Thon' In February

Each year, we offer our members the opportunity to 'skip' a loan payment. With post-holiday bills coming in, NOW is a good time to act.

You can **skip your loan payment(s) for the month of February** (offer good **ONLY** for February loan payments).

A \$35 processing fee, for each skipped payment, will automatically be deducted from your checking or savings account. Your loan term will be extended by one (1) month; interest will continue to accrue.

**NOTE:** Skip-A-Pay offer does not apply to mortgage or home equity loans, or any delinquent loans.



## We're Expecting!... ...our new website, that is!

Sometime during the first quarter of 2024, we'll take delivery of our brand new, re-designed website. It will feature new capabilities, easy-to-use forms, and streamlined accessibility to help ensure the highest value to our members. **We can't wait to introduce it to you!**

## Don't Become A Victim

- Don't give out personal / financial information in a phone call you didn't initiate.
- Don't respond to emails from addresses you don't recognize.
- Don't answer phone calls from numbers that are unfamiliar. Let them leave a message so you can screen your calls.
- If someone asks about your MMCU account(s), **HANG UP and CALL US IMMEDIATELY!**

## Holiday Closures

Your MMCU offices will be closed in observance of the upcoming holidays:

- **Martin Luther King, Jr. Day**  
Monday, January 15
- **President's Day**  
Monday, February 19

Remember: You can access your MMCU accounts 24 / 7, even when the credit union is closed. Just use these convenient services: MMCU VISA Card, Debit Card, ATM, or online at [www.molinecu.org](http://www.molinecu.org).

## Special Notice!

Please be aware that if / when you need to challenge a charge / purchase made through a Third Party vendor, MMCU CANNOT help you. You must resolve the problem directly with the involved parties.

Of course, if such a situation arises after you've used your MMCU Visa or Debit card to make a purchase *direct from a vendor* (no third party), we can and will assist you.

## Office Hours

### MAIN:

1618 15th Street, Moline, IL 61265  
Local | 309.797.2185  
Toll Free | 800.446.2406

Mon-Thurs | 8:00 am - 5:00 pm

Friday | 8:00 am - 5:30 pm

Saturday & Sunday | Closed

### BRANCH:

2110 53rd Street, Moline, IL 61265  
Local | 309.277.0759

### Lobby

Mon-Fri | 8:30 am - 5:00 pm

### Drive Up

Mon-Thurs | 8:30 am - 5:00 pm

Friday | 8:30 am - 5:30 pm

Saturday | 8:30 am - 11:30 am

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## How to SAVE Money While Spending

*It's easy to do - when you have the MMCU VISA card.*

Our always-low 9.99% APR *saves you money* in interest charges. Compare our rate to others of anywhere from 15% to 29% APR. Don't pay more for purchases than you have to ... switch to an MMCU VISA card and *save!*

**Apply TODAY! ... and start saving money.**

## Running Late With Your IRA Contribution?

Don't worry ... you can make IRA contributions for tax year 2023 until **April 15th**. The contribution limit is \$6,000; **anyone age 50 or older MAY have a 'catch up' contribution of \$1,000.**

But don't delay - April 15th will be here before you know it. **ALSO** - Contact your tax advisor for any other options you may have.

## Open Your Christmas Club NOW!

You can be well prepared for 2024 holiday expenses by opening a Christmas Club account. In fact, open one NOW for ALL members of the family, and help ease the burden of holiday gift-buying later.

We also offer Vacation Club savings accounts, too! Just what you'll need after a winter of being shut in.



## Apply NOW for \$1,000 Scholarships

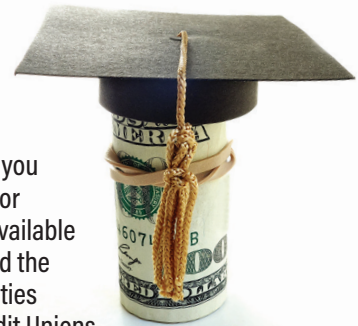
*Attention graduating high school seniors!*

We encourage you to apply NOW for scholarships available from MMCU and the Illinois Quad Cities Chapter of Credit Unions.

Again this year, four scholarships - two from MMCU and two from the Quad Cities Chapter - will be awarded for the 2024-25 school year.

Students can apply NOW, either in the MMCU offices or online at [www.molinecu.org](http://www.molinecu.org). Applications MUST BE received by MMCU NO LATER than **Wednesday, February 14th, 2024**.

Students need only to complete one (1) application - we will submit it to BOTH programs. Good luck to all students!



## Need A New Car? A Second Vehicle?

*Check out our vehicle loan rates and terms.*

You can finance a new / used vehicle for less than you might think. Even re-finance a recent loan with another lender.

Having 'buyer's remorse' over a recently financed vehicle with another lender? Talk with us about possible re-financing. We're here to help.

Our low loan rates and flexible payback periods can get you and the family into the vehicle you need. **Don't delay ... act NOW!**

## Throw Your Budget A Life Ring!

Is your family budget struggling to keep its head above water? Too many charge card payments taking too much of your money?

Throw it a lifesaver ... **Transfer your high-interest charges to an MMCU VISA Card.** You could **SAVE HUNDREDS** of dollars in interest charges!

**4.90% APR for 6 months\***

Ask us for more details.

\*After promotional time frame expires, remaining balance will migrate to standard APR applicable to your account.

