

# mPOWER news

A quarterly publication from Moline Municipal Credit Union • [molinecu.org](http://molinecu.org) • SPRING 2026



## A Message From The President's Desk

We recently celebrated 90 years of service, moved into a new and larger facility, and experienced yet another year (2025) of growth in both members and assets.

So ... what's next? What's in store for the next 90 years?

While our short and long-term plans may not carry through 90 years, we do envision continued growth of Moline Municipal Credit Union into the foreseeable future. As has been done throughout our 90 year history, your credit union management, Board of Directors and staff will work tirelessly to ensure the safety of your financial accounts.

We will continue to research and implement developing products and technology to provide you, our members, with the best possible service to meet your financial needs.

We do that as an illustration of the international credit union credo: People Helping People.

Because we know it's not just the 'bells and whistles' that make MMCU a valuable partner to you. It's the people who serve you and your financial needs. Our management team, Board of Directors and staff all have the same goal: to consistently provide professional, high-quality products and services to each and every one of our members.

After all, you are the reason MMCU exists. With your continued loyalty and support, we will be better able to work toward the 'next 90 years' of success and growth ... together.

Connie Adkison  
President / CEO

## Spring Has Sprung!

Have the springs on your vehicle also sprung? It's time for you to 'spring' for a new vehicle with a loan from MMCU!

- Rates as low as **4.75% APR\***
- Payback periods as long as 72 or 84 months
- **AND** the security of working with friends in the neighborhood - MMCU!

\*APR = Annual Percentage Rate. Regular credit rules apply. Not all applicants will qualify, based on individual creditworthiness. The 4.75% APR is for a 72 month term and applies to new 2025-26 models.



## 2025 Successes Detailed at Annual Meeting

Sports teams aren't the only entities that can go on winning streaks ... your Moline Municipal Credit Union can as well. As evidenced by the various management reports presented at our recent annual meeting, MMCU enjoyed another stellar year in growth.

### Report highlights included:

- Total assets as of December 31, 2025 were \$66,631,598.39.
- 168 new accounts were opened in 2025, including 114 new checking accounts.
- Total number of new loans made in 2025 were 609, in the amount of \$15,066,674.12 This is an increase over 2024, when we made 617 loans, for \$12,281,595.56.
- MMCU continues to meet / exceed all state and federal regulations, and maintains its position as a safe, growing financial institution.

With 53 MMCU members in attendance, Board Directors were elected for 2026, including: Brian Vyncke, Board Chairman; Scott Williams, Vice Chairman; Kevin Rafferty, Secretary; Connie Adkison, Treasurer; Roland Brand, JD Schulte, Jr., Kris Hodgerson, Chrissy Dickman and March O'Brien.

## Mobile App Saves Time, Stress

You already have considerable demands on your time each day. Your banking doesn't need to be one of them. Use our Mobile App to conduct your account business (deposits, transfers, balance confirmations, etc.) **via your phone - anytime, anywhere.**

Save yourself time and stress with our Mobile App. Add it to our other e-banking services (debit card, direct deposit, and payroll deduction) for even greater speed and convenience.



Stop in the MMCU office or go to [www.molinecu.org](http://www.molinecu.org) to learn more.

## Treat Your Family to a Dream Vacation

Our annual vacation loan special runs from **May 1 through August 31!**

- Up to **\$5,000**
- As low as **6.99% APR\***
- Take up to **60 months** to repay

\*Actual rate based on individual creditworthiness. Not all applicants will qualify. APR = Annual Percentage Rate.



## Holiday Closures

MMCU offices will be closed for the following holidays:

- **Memorial Day**  
Monday, May 25th
- **Juneteenth**  
Friday, June 19th
- **Independence Day**  
Friday, July 3rd (*observed*)

You can access your MMCU accounts **24/7**, even when we are closed (holidays, week-ends, at night, etc.), when you use the MMCU Visa Card, ATM, Debit Card, or online, at [www.molinecu.org](http://www.molinecu.org).

## The Tax Man Cometh...

... and we can help-eth. A reminder to all MMCU members who have a mortgage loan. We invite you to bring your Rock Island County property tax bill to us **BEFORE** the deadline so we can pay it for you. We cannot pay your taxes if we don't have the bill. You'll receive your bill sometime in May.



## Office Hours

### MAIN:

3401 16th Street, Moline 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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# ESCAPE THE DEBT TRAP

\*At the end of the promotional time frame, when the remaining balance migrates to the standard interest rate applicable to your account, you **STILL SAVE MONEY**. Our **9.99% APR** is well below others' rates and all balance transfers are **FREE!**



with a **FREE Balance Transfer**  
and save *hundreds* in interest payments!

Our special, money-saving **Balance Transfer** program, at just **4.90% APR** for six (6) months\*, **SAVES YOU MONEY** in interest payments.

You should make the move **TODAY!**

## People You Should Know

We are proud to introduce **Lynn Reeves** and **Pauline Stauffer** as the newest members of the MMCU family.

Lynn is our new Compliance Manager/Auditor. Her duties include drafting and reviewing MMCU policies and procedures to help ensure that we are in compliance with all state and federal regulations. She also develops and maintains a checklist of necessary internal operating procedures, and coordinates closely with the Supervisory Committee to ensure those members are aware of and work within all states and federal guidelines. Lynn's professional experience includes 32 years with a local credit union where she held various positions, from Lending Supervisor, Remote Delivery Manager, VP of Support Services and Internal Auditor.

Pauline comes on board as a full time Member Services Representative. Her day-to-day duties include assisting members with their financial account needs, such as deposits, withdrawals and transfers. She also opens new accounts. She brings bookkeeping and register experience from her time with a large local home / farm retailer.

Welcome to both of you!

## Important Notice

MMCU management was alerted by another local credit union of recent scam efforts on its members to gain access to their personal accounts.

We've said this before – and it bears repeating: **Be vigilant if you receive unexpected/unknown text messages, emails or phone calls requesting personal and/or account information.**

Scammers efforts to commit fraud are unceasing, and take many forms, including:

- Claiming a large transaction has occurred on your account and instruct you to click a link to review the activity. Don't do it.
- Do NOT click on suspicious links in ANY unsolicited messages.
- Do NOT provide your online banking username, password or verification codes through links sent via text or email.
- ALWAYS access your account by typing our official website directly into your browser.

If you do receive a message that is suspicious or claims to be from MMCU, contact us directly/ immediately using the phone number listed on our official website.

DON'T become a victim. Be an advocate for your account safety and security.

## Your Photo ID Helps to Protect You

One of the ways MMCU helps keep your accounts safe and secure is a photo ID. We ask that you bear with us when we request a current photo for our account files. There *are* four good reasons why we do so.

- Verify your identity
- Prevent fraud
- Maintain accurate member records
- Comply with federal regulations

Please help us accomplish all these points.

## MMCU Membership Is A Valuable Gift

Give them MMCU membership. It's perfect for any age and every member of your family.

AND it's good for life! MMCU membership goes wherever you go. So whether you move, retire, change jobs, whatever ... you can keep enjoying all of the great financial benefits.

Share your membership benefits with your family -- sign them up *today!*

