

mPOWER news

A quarterly publication from Moline Municipal Credit Union • molinecu.org • SUMMER 2025



2025 is An Exciting Year

Six months into the year and I have to admit - 2025 is shaping up to be a very exciting year.

As you may know, Moline Municipal Credit Union is celebrating its 90th year of operation this year. Imagine ... 90 years!

And if that's not enough to celebrate, we'll be moving to a new, larger facility in just a couple of months!



We recently held a groundbreaking for our 'new digs' (pardon the pun) and were joined by representatives from numerous groups of our membership: many individual members, our Board and staff, members of the Chamber of Commerce, Daryl Empen of Gas & Electric CU and Kris Kilburg of Service Plus CU, several firefighters, and the Fire Chief, Steve Regenwether.

It was most fitting that the fire department was so well represented ... and they brought a truck! You see, when MMCU first began operations 90 years ago, our office was *above the fire department*. Times certainly have changed ... but there's always been a special place in our hearts for our community's fire department ... as there is for *ALL* our members!



Because you know what? We couldn't have done *any* of it - not the 90 years, not the new building, none of it - without you, our members. And for that, we thank you!

Connie Adkison
President / CEO

Plenty of Summer Left For Vacation!

... with our special **vacation loan offer!** From now through AUGUST 31st, take advantage of:

- Up to **\$5,000**
- Up to **60 months** to pay back
- At rates as low as **6.99% APR***
- Offer good through **August 31, 2025**

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



Scholarship Winners Announced

We are proud to announce the winners of education scholarships from MMCU and the Quad Cities Chapter of Credit Unions.

MMCU Scholarship Winners:

- **Madison Morrisey**
From Andalusia
- **Rowan Smith**
From Moline

ILQCCCU Scholarship Winners:

- **Rylan Edwards**
From IH Mississippi Valley CU
- **Hannah McCoy**
From IH Mississippi Valley CU

We work with ISL Education Lending to offer private loans to help pay for college as well as refinance existing student loans. ISL Education Lending is a nonprofit organization with decades of student loan experience offering lower priced loans.

ISL Education Lending offers:

- Loans for college students
- A loan option for parents and family members who wish to borrow on behalf of a college student
- Multiple student loan refinance options

They also offer multiple scholarship opportunities and free college planning tools to help students and families avoid overborrowing and plan smart for life during and after college.

We Can Help With Real Estate Tax Payment

- Bring in your ENTIRE Rock Island County tax bill. We'll send the bottom tax stub to the County. The top portion is your receipt.
- Members who have an MMCU mortgage should bring us your tax bill as soon as you receive it, so we can pay it for you. The same is true if we pay your homeowner's insurance.

Holiday Closures

MMCU offices will be closed for the following holidays:

- **Labor Day**
Monday, September 1
- **Columbus Day**
Monday, October 13

Remember — you can access your MMCU accounts 24/7, even when we are closed: holidays, week-ends, at night, etc. Just use these handy, time-saving services: MMCU Visa Card, ATM, Debit Card, or online (via MMCU Online, at www.molinecu.org).

Mark Your Calendars For These Events

- **New Building Open House**
TBD
- **Member Appreciation Day**
TBD
- **International Credit Union Day**
Thursday, October 16



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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Need New Wheels?

Avoid being taken for a ride by following these simple tips:

- **Stop in the credit union and speak with us FIRST.**
- **Get pre-approved *before* you shop.** Confirm your financing so you know exactly how much you can afford.
- **Don't get talked into expensive 'add-ons'** you really don't need.
- **Comparison shop** for such things as GAP insurance. MMCU offers this coverage at less cost.
- MMCU rates are *very* competitive.

Did you already purchase a new car and are having 'buyer's remorse' over the financing and monthly payment? Come talk with us! **We can re-finance** that loan and make your payments more affordable.

MMCU Vehicle Loans

... are customized to fit *your* needs and budget.

- Rates as low as **5.50% APR***
- Payback Periods as long as 72 or 84 months
- **AND** you know who you're working with ... your friends at MMCU!



* APR = Annual Percentage Rate. Regular credit rules apply. Not all members will qualify, based on individual creditworthiness. The 5.50% APR is for a 72 month term and applies to new 2024-25 models with A+ credit.

Phone Scams Threaten Financial Security

Cybercriminals grow increasingly sophisticated in the means they use to 'hijack' your personal and financial information. One of their most popular tools is something as simple as your telephone.

In your efforts to protect yourself, remember this suggestion:

When you receive a call or text from an unfamiliar number, do NOT respond. Let it go to voice mail and do not open it. More times than not, if it's a genuine call/text, that person will leave a message. No message? No bother.

Be aware of cybercriminals' various methods to access your information.

Bluetoothing: Constant Bluetooth connectivity makes it easier for hackers to send spam texts. All it takes is for you to respond to one or two of these ... and they're in. **REDUCE** your risk by switching your Bluetooth off while in public and not using it.

Spoofing/Phishing: Fraudsters can assign a real company's name to their phone number so you believe the call is genuinely from the company. They do the same with emails/texts with links that download malware once you open them.

Fake Tech Support: Incoming call/text from a 'software provider' stating there is a problem with your device/software. They request access to your system to download an app "to remove suspected virus." Don't fall for it!

IRS scams: Fake agent calls because they need your info to send an 'overlooked' tax refund or to restore a 'suspended account.' They may even threaten you with arrest for a past/delinquent debt if you don't provide your personal/account information.

Social Security scams: They threaten to suspend your Social Security number or seize your bank account if you don't provide the 'right' information.

Bank scams: Calls/texts asking you for personal/financial information to 'verify' recent transactions, suspicious activity on your account or to unfreeze an account due to fraud.

Use these tips to stay safe:

- Don't download apps/software without ensuring they are legit.
- Ignore calls/texts from unfamiliar numbers/contacts. Let them go to voice mail.
- Change your passwords frequently.
- Stay aware of phone scam tactics to you're not caught unawares.