mPOWER news

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MOLINE MUNICIPAL CREDIT UNION
Powering Your Financial Future

A Message From The President's Desk

In the past, I've used this space to cover a myriad of topics. This time, I'd like to remind you of a simple statement: You Belong Here.

That can be interpreted in a couple of different ways, both of which apply.

- You Belong *Here*, as in "you really should be a member of Moline Municipal Credit Union, because it's where you get the most for – and from – your money. Membership really does benefit you."
- You *Belong* Here, as in "as a member, you also are an owner. You have a say in electing our Board members, you own a part of the credit union through your deposits in your savings/share account. YOU can play an active role in the success of your credit union."

That's part of what makes MMCU so different from any bank.

- You are a member, a *person*... not a number.
- You *share* in our success... through lower loan rates and higher dividends paid on savings.
- We are beholden to you, our members... not some collection of unseen stockholders.
- You help elect our Board of Directors. Not so at a bank.

So when we say 'You Belong Here,' we really mean it. That's why I encourage you to learn about and use all that YOUR credit union offers to make your and your family's lives a little better.

- **E-banking**, so convenient and easy to use
  - Online and Mobile Banking
  - Direct Deposit
  - Debit Card
  - Bill Pay
  - Online Applications
- **Personal Loans**, offering low interest rates and flexible payback periods to fit your needs and budget, for vehicles, mortgages, home equity, signature and pledge loans... and more.
- **VISA Cards**, with 'always low interest rates,' and FREE balance transfers from your high-interest credit cards.

Bottom line? Use us. Challenge us. We're here to help empower your financial future.

Connie Adkison
President / CEO

Keep Your Account Active!

A reminder that when you do not use your MMCU account(s) for some time, they become classified as dormant. Lack of use could be that you've moved, forgot you have an account, etc.

Our policy regarding dormant accounts ***(those with no member-initiated activity for 12 months)*** is that they are subject to a $5.00 maintenance fee each month.

You can avoid this simply by making a deposit or withdrawal. Keep your account(s) active ... take advantage of all the benefits your MMCU membership affords!

Call us at **309.797.2185** for more information.

Let Us Manage Your Real Estate Tax Payment

Part of your MMCU membership benefits are the little "extras" you receive, like help filing your taxes.

- 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 7th
- **Columbus Day**
  Monday, October 12th

Remember - You can access your MMCU accounts **24/7**, even when we are closed: holidays, weekends, 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**).

Planning A Trip? Let Us Know

A little reminder for if/when you travel this year (or any time): **please alert us of your plans**. *Some U.S. states have instituted automatic blocks on cards because of fraud and identity theft. This applies to debit cards, as well.*

A simple call or visit to us BEFORE you travel will help us ensure that your cards are not blocked, and that they are available for use, regardless of whether you travel locally or internationally.

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

New Building Open House Welcomes Members

As a capstone to what has been an exciting 12 months, our recent open house in our facility was the 'cherry on top.' More than 60 MMCU members joined staff, management and Board of Directors to celebrate our move to 3401 16th Street.

We must thank you all – our loyal members – for helping make this possible. We pledge to continue to support your financial needs in the most timely and professional manner possible.

If you haven't already visited our new office, please stop by. And bring a friend or family member!

New Vehicle Models Are Coming

Be sure you're ready with a finance package from MMCU that suits your needs and budget. Our vehicle loans offer:

- Rates as low as **4.40% APR***
- Payback periods as long as 72 or 84 months
- *AND* you know who you're working with ... your friends at MMCU!

**Annual Percentage Rate. Regular credit rules apply. Not all members will qualify, based on individual creditworthiness. The 4.40% APR is for a 72 month term and applies to new 2024-25 models.*

Account Limits Help Keep Your Funds Safe

To help protect you/your accounts from fraud, MMCU places daily limits on your accounts. This guards against someone accessing and draining your account. If you need an increase in your daily limits for either ATM withdrawals or debit card purposes, please call or stop in the credit union office. We're here to *help* as well as protect.

Plan Ahead For Holiday Merriment

Just a friendly reminder that our annual **Holiday Loan promotion** begins **October 1**. Start thinking about how you might take advantage of this limited time offer.

- From **October 1st through December 24th, 2026**
- Up to **$3,000**
- **12-24 months** payback period
- As low as **6.99% APR***

**APR = Annual Percentage Rate*

Another Day... Another Scam Alert

Yet another text scam has begun victimizing Illinois residents... this one involving your driver's license. These texts come via your phone, pretending to be official court or DMV communications. They often state the recipient owes money on an unpaid traffic, toll or parking violation, and that failure to pay could lead to serious consequences: additional fines, collection action or even the loss of driving privileges.

Official advice from the Illinois Secretary of State office is simple: DON'T click/open them!

"Our office will never send a text message demanding payment or threatening to revoke your driver's license," says Secretary of State Alexei Giannoulias.

He stated the texts direct recipients to click on a link or scan a QR code, where they may be asked to make a payment, share personal information that could be used to steal their identity, or have damaging malware installed on their device.

If you receive such a text, take a photo of it and forward the image to **scamalert@ilsos.gov** before hitting delete. Above all else... **DO NOT CLICK ON IT OR RESPOND TO IT**.