

EMPOWER news

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A Message From The President's Desk

Earlier this year, I used this space to talk about how much I was looking forward to 2025; after all, it marks our 90th year of service to our members. The credit union has come a long way since our first office above the Moline Fire Department!

And earlier this year we purchased a new, larger facility just down the road, at 3401 16th Street. We originally thought we would be in the new building in plenty of time to get settled and prepare for a combined celebration for Credit Union Day, our 90th anniversary AND the new building.

As they say ... "So much for planning."

While we have delayed our combined 90th anniversary / new building open house / Member Appreciation Day for a date to be determined, we are moving ahead with Credit Union Day (see the invite at the top right of this page for details).

We invite all of our members to stop by on **Thursday, October 16th**, for a sneak peek at the new building.

Come see what your *loyalty* to and *support* of MMCU has helped create. I believe you'll agree that the wait was worth it!

Milestones such as 90 years of service AND moving into a larger facility aren't reached overnight. And while the current staff, management and Board Directors may receive the kudos, we know these successes are built upon the efforts of everyone - staff, directors and members - who came before.

Please join me in a toast to *everyone* who has played a role in MMCU's growth, success and promise. We are - truly - People Helping People Thank you all!

Connie Adkison
President / CEO



Come Celebrate With Us!

The third Thursday of October is a special day all around the globe as the world's credit union members celebrate International Credit Union Day. We invite you to celebrate Credit Union Day with us:

Thursday, October 16
3401 16th Street, Moline

Enjoy coffee and cookies all day at our new office
AND also at our 2110 53rd Street, Moline branch location.

e-Banking Relieves Time Crunch

As if the demands on your time aren't already high, now come the holidays with all the extra shopping, cooking and hosting (or travel). Who has time for everyday tasks like paying bills?

YOU will... when you start using our e-banking services to conduct your financial business.

Visit molinecu.org, click on MMCU Online and follow the prompts. Once you sign up, you can:

- Check account balances/activity
- Transfer funds between accounts, and/or pay your MMCU VISA or loans
- Set up automatic transfers between accounts
- Have automatic alerts to guard against fraud as well as be told when your account falls below a certain balance
- Automatically pay recurring bills, or set up to pay as bills are received, with Bill Pay
- Add 'cash back' to the purchase amount - FREE - when using your MMCU debit card
- Use our **Mobile App** for the same services as available online!



Please Support Toys for Tots This Year

Bring your generous donation for Toys For Tots to our NEW main office at 3401 16th Street in Moline anytime from the last week of October through the first week of December. YOUR support will help make a child's holiday a little bit brighter. Thank You!

Holiday Closures

MMCU offices will be closed for the following holidays:

- **Columbus Day**
Monday, October 13
- **Veteran's Day**
Tuesday, November 11
- **Thanksgiving Day**
Thursday, November 27
- **Christmas Eve Day**
Wednesday – close at NOON
- **Christmas Day**
Thursday, December 25
- **New Year's Eve Day**
Wednesday – close at NOON
- **New Year's Day**
Thursday, January 1

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).



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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Bring a smile to everyone's face with a Holiday Loan!



- Borrow up to **\$3,000**
- 12 – 24 month payback
- **6.99% APR***

Offer good from October 1st through December 24th.
*APR = Annual Percentage Rate.

When You Start Your Holiday Shopping...

Start with VISA Gift Cards. They're perfect for everyone – and they're the ONE gift that everyone loves. They are available in amounts from \$10 to \$500 so you can customize them as needed.

Of course, VISA Gift Cards are great ANY time of year, and they can be used everywhere VISA is accepted. Beat the holiday rush. Start your holiday shopping now with VISA Gift Cards for your favorite people.

Sharing Is Caring

Isn't that what our parents taught us? Care enough to share... and that goes for your MMCU membership, as well.

We encourage you to share the benefits of MMCU membership with your family, friends and coworkers. Let them know how important and valuable your membership is and invite them to join, too.

MMCU membership is good for life, so no matter whether you move, change jobs, retire... your membership stays with you.

And our comprehensive range of e-banking services makes it easy to conduct your financial business from wherever you might be!

Sad About The End Of Summer?

We have the perfect 'pick me up'! Pick up a loan from MMCU for a new vehicle! We have new and used vehicle loans to fit your need and budget. And we help you 'shop smart' with tips to get the most vehicle for your money.

MMCU offers:

- Rates as **low as 5.50% APR***
- Payback periods as **long as 72 months**

Stop in the credit union and speak with us **before** you go shopping.

*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 2024-2026 models.

5 Signs You Need A Balance Transfer

One of the best ways to get the most from your money is to NOT pay too much in interest charges. But if you're carrying balances on credit cards that charge anywhere from 15 – 29% interest, **you're paying way too much interest!**

Here are five signs that indicate YOU need to make the switch.

1. If **you're carrying balances on multiple credit cards**. Consolidate them into one low-interest account to reduce the total amount of interest you'll pay.
2. If **you have a large balance on a credit card with a high APR**. You're paying way too much on interest alone and not much going to pay down your balance.
3. If **you want to improve your credit utilization**. A balance transfer card may offer a higher credit limit, which *increases your total available credit*. This is important because credit utilization plays a key role in the FICO credit scoring models. So: Lower interest rate... Pay down debt faster... Boosts available credit... AND improves your credit utilization ratio.
4. If **you're paying off a large purchase (appliance, etc.) over time**. Take advantage of a "Limited time, low interest special offer." Transferring your debt to such a card helps you incur minimal interest: calculate how much you'll need to pay each month to clear your debt during the special low interest intro period (3, 6, 12 months).
5. If **you're unhappy with the terms/rewards of your current card(s)**. Make the move! While it's not ideal to carry a balance on a credit card (because it costs you money), look for one that offers FREE balance transfers, no annual fee, no cash advance fee.

That's right... a **9.99% APR** VISA card from MMCU!