

# mPOWER news

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



## A Message From The President's Desk

### Do Something Great for Mother Nature

Those of us of a certain age can remember a television commercial that warned "it's not nice to fool Mother Nature." In recent years, we've also learned that we cannot and should not abuse Mother Nature and our natural resources.

And that's where e-banking comes in (see what I did there?). E-banking helps minimize the need for printed paper transaction receipts, deposit slips, statements, checks and so much more.

Each year, millions of trees are necessary to produce the tons of paper required to print such documents. YOU can help save the world's forests simply by signing up for our convenient e-banking services.

We encourage our members to take advantage of the ease and convenience of e-banking, including these services:

- Online Banking
- Mobile Banking
- Direct Deposit
- Debit Card
- Bill Pay
- Online Loan Application
- ATM Network

Do yourself (and Mother Nature) a favor ... sign up for e-banking TODAY. Go to [www.molinecu.org](http://www.molinecu.org) and follow the easy prompts to get signed up. Or stop in or call the credit union office for more information. The world's forests thank you (and so do we!)

Connie Adkison  
President / CEO



## Help Us Support Toys for Tots

Again this year, MMCU is asking you, our loyal members, to help us support the Toys for Tots donation program. All of your generous donations of new toys for children help make their holidays a little bit brighter and more fun.

Bring as many toy donations as you can to either our main office (3401 16th Street, Moline) or the branch location (2110 53rd Street) anytime from the last week of October through the first week of December. Thank You!



## You're Invited to Come Celebrate Member Appreciation / Credit Union Day with us!

THURSDAY, OCTOBER 15 | 11 A.M. - 2 P.M.

MMCU main office (3401 16th Street)



Picnic food, beverages and more.  
We hope you'll stop by ... *and bring the family!*

## Jump Start Your Holiday Shopping

Holidays bring such fun and memories. They also can bring added stress. One way to help minimize that stress is to begin shopping early ... for 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.



## Bring a Smile to Everyone's Face This Holiday Season!

### HOLIDAY LOAN

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

\*APR = Annual Percentage Rate



## Stop In or Call Today!

Offer good from October 1st through December 24th.

Powering Your Financial Future | [molinecu.org](http://molinecu.org)

## Holiday Closures

MMCU offices will be closed for these upcoming holidays:

- **Columbus Day**  
Monday, October 12th
- **Veteran's Day**  
Wednesday, November 11th
- **Thanksgiving Day**  
Thursday, November 26th
- **Christmas Eve Day**  
Thursday, December 24th  
(closing at NOON)
- **Christmas Day**  
Friday, December 25th
- **New Year's Eve Day**  
Thursday, December 31st  
(closing at NOON)
- **New Year's Day**  
Friday, January 1st

Remember – you can access your MMCU accounts **24 / 7**, even when the credit union is closed (holidays, weekends, at night, etc.). Just use these handy, time-saving services: MMCU VISA Card, ATM, Debit Card, or online at [www.molinecu.org](http://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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## ESCAPE THE DEBT TRAP



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!**

\*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!**

## It's GOOD To Be Different!

Quite often, people just want to blend in, to become part of the background. NOT CREDIT UNIONS!

We *enjoy* being different ... certainly different from our financial services competitors. As thousands of credit unions around the globe are preparing to celebrate Credit Union Day this October 15th, we thought a little reminder of how being 'different' benefits you and your family.

- Credit unions are not-for-profit financial cooperatives. Earnings are paid back to members in the form of **higher savings rates** and **lower loan rates**.
- Depositors are *members* (not customers) – and **each member is an owner**.
- As member / owners, **each member has one vote in helping elect Board members**, regardless of how much money they have on deposit.
- Credit union **Boards are comprised of members / volunteers**, who are encouraged to run for election. They themselves also are members of the credit union.
- Credit unions are **restricted in who they can serve, based on their individual charters** (closed or employer-based, or community charters).
- Focus on **consumer loans and member savings**.

## 2026 Scholarship Winners Announced

We are proud to announce the winners of this year's \$1,000 scholarships:

MMCU Scholarship

- **MADDOX DIECKMAN**

IL Quad Cities Chapter of Credit Unions

- **HAYDEN RUGGLES** (Gas & Electric CU)
- **PARKER HANN** (Gas & Electric CU)

*Congratulations to these outstanding individuals!*



## Santa's Got a Brand New Sleigh ...

And you can, too. Just stop in the credit union to get pre-approved for a vehicle loan that's customized to your needs and budget. Don't wait to see if your dream vehicle is 'under the tree' ... make it happen **NOW!**

MMCU offers:

- Rates as low as **4.40% APR\***
- Payback periods as long as **72 months**

And we help you 'shop smart' with tips to get the most vehicle for your money.

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 4.40% APR is for a 72-month term and applies to new 2025-2027 models.

## 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!