

mPOWER news

A quarterly publication from Moline Municipal Credit Union • molinecu.org • WINTER 2026



A Message From The President's Desk

Regardless of what 'side of the aisle' you're on, I believe we can all agree that rising costs – on everything from gas and utilities, to food and insurance, to clothing and housing – is a main concern.

While the topic of 'affordability' is widely discussed, YOUR Moline Municipal Credit Union is DOING something about it.

We actively work with you to ensure you keep as much as possible of your paychecks. Our financial products and services are designed to help YOU get the most for and from your hard-earned money.

Loan products that feature **low interest** and **flexible payback periods**

- Vehicles: New, Used and Refinance
- Home Mortgages / Home Equity
- VISA charge card that offers an *always-low 9.99% APR* interest rate
- Signature / Personal
- Pledge / Collateral

Savings products that offer higher dividend interest

- Share (Savings) Account
- IRAs and Certificates of Deposit
- Club Share Accounts: Christmas, Vacation, Escrow
- Checking (Free) – Debit Card, Online Checks

Comprehensive range of E-Banking products

- Direct Deposit
- Online Banking
- Mobile Banking
- Bill Pay
- Payroll Deduction
- And *MORE!*

All of these products and services are available to you to help make everything more affordable to you ... because instead of paying high interest charges or receiving lower dividends on savings / investments, you get to keep MORE of your paycheck.

Isn't that the way things should be?

Respectfully,

Connie Adkison
President / CEO

What's Better Than Saving Money?

Saving even when you SPEND!

That's right... you SAVE money on interest fees when you use an MMCU VISA card. Our always-low **9.99% APR** actually *saves you money*.

Don't pay anywhere from 15% to 29% interest with another card. Use your **9.99% APR** MMCU VISA card whenever you shop, dine, travel or... whatever!

Apply TODAY and start *saving* money!

Already have an MMCU VISA card? **Switch** those other high-interest credit card balances to your **9.99% APR** MMCU VISA card. See our Balance Transfer ad in this newsletter for an additional offer!

New Year... New Wheels

Don't let winter's icy blasts keep you from enjoying new wheels. Our low vehicle loan rates and flexible payback periods will warm you up.

Already purchased a vehicle and having second thoughts on the financing from another lender? Talk with us about possible refinancing. We're here to help.

Wish You Could Skip A Loan Payment?

You CAN... but only this February. This offer is good only for **February loan payments***, so don't delay!

A \$35 processing fee, for each skipped payment, will automatically be deducted from your checking or savings account. Your loan term will be extended by one (1) month; interest will continue to accrue.

*NOTE: Skip-A-Pay offer does not apply to mortgage or home equity loans, or any delinquent loans.

Join Us For The 91st Annual Meeting

Date: Monday, March 9th, 2026

5:30 p.m.

MMCU Main Office Event Room

3401 16th Street, Moline

Please call or text your RSVP by February 20, 2026.



Holiday Closures

MMCU offices will be closed for the following holidays:

- **Martin Luther King Jr. Day**
Monday, January 19th
- **President's Day**
Monday, February 16th

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, Debit Card, ATM, or online, at www.molinecu.org.

Scholarship Applications Available Now

Graduating high school seniors should be applying NOW for financial assistance for college. Again this year, scholarships are available from MMCU and the Illinois Quad Cities Chapter of Credit Unions. Four (4) scholarships – two from MMCU and two from the Quad Cities Chapter -- will be awarded for the 2026-27 school year.

Students can apply either in the MMCU offices or online at www.molinecu.org.

Applications MUST be received between NOW and **February 15th, 2026**.

Students only need to complete one (1) application – we will submit it to BOTH programs. Good luck to all students!

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!**

Did You Make Your IRA Contribution?

No worries, you have until April 15th to make IRA contributions for tax year 2025. The contribution limit is \$6,000; **anyone age 50 or older MAY have a 'catch up' contribution of \$1,000.**

But don't wait too long, April 15th is coming fast.

ALSO – Contact your tax advisor for any other options you may have.

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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Start Your 2026 Christmas Savings Now

Yes, we know you may still be getting bills from Christmas 2025 and that's **EXACTLY** why we're talking about Christmas Club Savings accounts now. Christmas 2026 is still several months away, which gives you all that time to build a nice holiday savings account.

While you're at it, open one for everyone in your family! It's easy and the kids will be happy to see their money grow.

And don't forget: we also offer **Vacation Club** savings accounts!



Don't Be Victimized By Scams

Protect yourself! Do NOT respond to any unsolicited communication that requires you to send money OR your personal / financial information. This includes such examples as:

- A fraudster sending you a check to deposit in your personal account, then instructing you to keep 'X' dollars of that (as a thank you for your help) and send the rest back to them.
- A call or email from the 'IRS' demanding tax payments. The IRS DOES NOT call!
- A call pretending to be from a bank or MMCU asking you to 'confirm' your Social Security number or account information. Financial institutions DON'T DO THAT.
- NEVER give out personal / financial information (Social Security number, account numbers, etc.) to unfamiliar parties.

Of course, these are just a couple of examples of such activity. Please stay vigilant. Protect yourself and your information. If you have doubts or questions, please call us BEFORE you act. We're here to help.