



# Quarterly Newsletter



### Bills have a way of piling up.

But our balance transfer program can help.

### Stop paying high interest rates!

Move your other credit card balances to your credit union credit card today.

By consolidating your debt, you can enjoy a truly lower fixed interest rate and one easy monthly payment while you pay down your balance. Plus you won't have to worry about high fees. It's time to stop paying for the past, start enjoying today and saving for the future. Sign up today!

It isn't hard to find yourself trapped in credit card debt. But the good news is with a little planning and effort you can come out back on top.

**Make a budget:** Start by analyzing your spending habits. Keep a detailed spending record for one month. Once you see where your money is going you can evaluate your habits and make better choices and plan for future expenditures.

**Tough choices:** Make a promise with yourself that you will borrow for productive reasons only, not non-essentials. Involve your spouse and children on a regular basis.

**Consolidate debt payments:** Examine interest rates you are paying on each of your credit cards. Now transfer the balances from your higher-interest cards to our lower-interest, fixed rate credit card.

**Transfer your balances today!**

Better than checking.

# REBATE CHECKING

## 4.01%

EARN 4.01% REBATE ON YOUR CHECKING ACCOUNT!

**REQUIREMENTS:**

- 15 Debit Card Transactions per Month
- Monthly Direct Deposit/Payroll Deduct. of \$300 or more
- Sign Up to Receive Monthly E-Statements
- Enroll in Online Banking

\* Rebate will be paid with VISA Rebate Card

**Get With A Member Service Representative Today!**

No minimum balance required  
Maximum balance of \$25,000  
No monthly fees

And we will refund up to \$5.00 in foreign ATM fees!

Looking for a Risk-Free Return on your Money? Look no further, this is the account for you!

**A Letter from the President/CEO, Cindy Atteberry:**

Since the 1950's Joplin Metro Credit Union has been a source of strength and stability for the members we serve. Today, JMCU remains a strong, safe, secure, and stable financial institution focused on services that are best for our community and our members.

Our credit union remains highly capitalized with a priority on our member's financial futures. JMCU continues to provide low priced loans, high paying deposits and excellent member service.

JMCU is proud of our continued credit union philosophy of "people helping people."

Why join a credit union? First, our board of directors are volunteers, not highly compensated share holders. JMCU is for "service" not for "profit." We're here to help each and every member make the best financial choice. JMCU does not rely on hefty fees to succeed such as other financial institutions do.

The credit union recently did testing on re-loadable debit cards to provide to our members. As the testing continued, we made the decision they were not the right choice, as there were too many fees associated with their usage. This was not in our member's best interest, therefore we discontinued them immediately.

JMCU can guarantee that all members insured deposits are 100% safe. No one has ever lost a penny of deposits insured by NCUA and now all deposits are insured up to \$250,000. Should you require coverage above this amount, we can show you how to title your deposit accounts to achieve this goal.

We're looking forward to a bright future for our nation and the members of the community we serve.

Sincerely,

*Cindy Atteberry, President*



**WE'VE GOT MONEY TO LOAN!**

**Refinance With Us & Save!**

So you financed your car elsewhere and you would like to lower your monthly payment?

Then come to your credit union!

**No application fees—Low Fixed interest rates!**

Other financial institutions may be hesitant about lending money, so you need to check with your credit union on all your financial needs. Be it an auto loan, home equity loan, mortgage loan, bill consolidation loan, check with us first before going elsewhere.

**Scholarship Information:**

All JMCU members between the ages of 17 and 23 will receive notification by mail during the first week of February of 2009 on the scholarship theme and rules and regulations for submitting an essay. Our website will also offer the information the first week of February.

**Two winning essays will be chosen and each winner will receive a \$500 scholarship.**

If you have any questions, please contact Karen at our main office at 3301 S. Texas Avenue by phoning 417-623-91816, ext. 201 or by emailing her at karenj@joplinmcu.com.

Winners will be asked to attend our annual meeting.

**Our Reputation is Safe and Sound**

The media attention has been focused on the banks and the problems they have encountered during this unknowing economy.

We want you to know that your credit union can be considered a safe haven to you and your family members during this chaotic situation.

Some things you can count on with JMCU:

- The credit union is safe and sound. The credit union's capital has never been stronger.
- The credit union has never participated in making risky sub-prime mortgage loans.
- The credit union does not own any of the toxic securities that are constantly referred to by the talking heads on television.
- The credit union has money to loan to qualified buyers.
- The credit union's deposits are insured by the National Credit Union Administration, an agency of the U.S. government. That insurance has increased to \$250,000.

**VISIT US AT BUSINESS EXPO 2009**

January 20 - Tuesday

Open to business community: 12:00 - 8:00 pm

Business after hours:

4:30 pm - 7:30 pm

January 21 - Wednesday

Open to public - 10:00 am - 6:00 pm

## Direct Deposit of Your Tax Refund is Quicker, Easier, Safer

### IRS DIRECT A direct deposit service from the IRS & Your Credit Union

The IRS will electronically transmit your 2008 tax refund using direct deposit. Millions of taxpayers already take advantage of this service because it us:

**SAFE**—checks can't get lost or stolen

**Easy**—no special trips to the credit union

**Fast**—refunds arrive up to 3 weeks earlier

You can select your credit union savings account or checking account for direct deposit of your tax refund. You decide which account you would like your tax refund to be sent too.

(Learn more at [www.irs.gov](http://www.irs.gov))

### Privacy Policy

Joplin Metro Credit Union acknowledges and respects the importance of protecting the personal privacy of each and every member associated with our credit union. Our credit union has adopted the following privacy policy to recognize our continuous commitment in providing quality service to our membership. We understand the need of our members to expect and receive privacy and security regarding personal and financial information. We adhere to standards and procedures designed to protect the sensitive nature of certain information that our membership has entrusted to us. We collect, use and retain personal member information only where we believe such information is necessary and/or useful in administering our business. This information is acquired through various sources such as applications and/or other forms that a member has provided, transactions that a member has conducted with our credit union or others and information received from a consumer reporting agency. Our credit union does not disclose any nonpublic information regarding a member to anyone, except as permitted by law. We have procedures to help assure that a members' financial situation is accurate, up-to-date, and complete in accordance with commercial standards. Any request by a member to correct inaccurate information will be responded to in a timely manner by our credit union. Our employees are educated to the importance of confidentiality in regard to a members personal account information. Only employees having a business reason to know such information are allowed limited access to a members account. We employ security procedures to ensure that our members confidential information is not accessible to unauthorized persons within our organization. We update and test our technology to prevent unauthorized access to confidential member information. Security standards and procedures are maintained to assure the integrity of our information. If you decide to terminate your membership with our credit union or you should become an inactive member, we will adhere to the privacy policies and practices as described for active members.

Our credit union shares information regarding our members only in accordance with strict confidentiality policies and with applicable law. We do not give Third parties access to account numbers, PIN's, or for marketing purposes. We do not reveal specific information about a member's account unless the member requests us to do so; if the information is needed to help complete a transaction between a member and our credit union or if the information is needed by a reputable credit bureau or similar information reporting agency and/or if a disclosure is lawfully permitted or required. This applies to current members and to those who are no longer members of Joplin Metro Credit Union. Venders that are hired by our credit union to prepare member account statements are at times provided with needed personal identifiable information about our members. All Third parties agree to abide by applicable law and to safeguard our confidential member information. Third parties are not permitted to reuse said information for unauthorized purposes. Joplin Metro Credit Union reserves the right to change this policy at any time by posting a new privacy policy.



## MORE BARS

### To Stop Those Who Commit Card Fraud

Here are some practical steps you can take to safeguard your personal information and reduce the risk of identity theft.

- Obtain and review your credit report annually from all three credit bureaus. You are entitled to order one free credit report from each of the three nationwide credit bureaus once a year. You can order by calling 1-877-322-8228 or logging onto [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)
- Don't give your Social Security Number, credit card number or any account details over the phone or online unless you initiated the call and know the business is reputable.
- Don't record passwords on paper.
- Check your monthly statements to verify all transactions.
- If your Social Security Number is being used for identification purposes, request another method of identification.

Most of all be aware of others nearby when entering your PIN.

Stop by and add your cell phone number to your contact information so that we can keep you in the know, wherever you and your phone may go!

**JOPLIN METRO CREDIT UNION**

**WE WILL BE CLOSED:**

**January 19-MONDAY**  
Martin Luther King, Jr. Day

**February 16-MONDAY**  
President's Day

Sign up for HFS Online @  
[www.joplinmccu.com](http://www.joplinmccu.com)

Visit our website for all the latest promos & events!

Questions? E-mail us @  
[www.info@joplinmccu.com](mailto:www.info@joplinmccu.com)



**MAIN OFFICE**

3301 S. TEXAS AVENUE  
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PHONE:(417)623-9816  
FAX:(417)627-1004

**BRANCH OFFICE**  
716 PEARL STREET  
JOPLIN, MO. 64801  
PHONE:(417)627-1000  
FAX: (417)781-8755



**LOBBY HOURS**

MONDAY, TUESDAY, THURSDAY, FRIDAY  
9:00 A.M. – 5:30 P.M.

WEDNESDAY  
10:00 A.M. – 5:30 P.M.

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**DRIVE-THRU HOURS\***

MONDAY, TUESDAY, THURSDAY, FRIDAY  
8:00 A.M. – 5:30 P.M.

WEDNESDAY  
10:00 A.M. – 5:30 P.M.

SATURDAY  
9:00 A.M.—NOON

\* THESE HOURS APPLY TO BOTH LOCATIONS

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**ATM**

**NOW AVAILABLE  
BOTH LOCATIONS!**

**NIGHT DEPOSITORY  
BOTH LOCATIONS**



**CONGRATULATIONS TO OUR NINTENDO WII WINNER!!**

Jennifer Murphy of Joplin was our lucky winner in the drawing for a Nintendo Wii! Way to go Jennifer!!

We thank all of you that purchased tickets. In selling tickets for the drawing we were able to raise \$1021.99 for our family funds. This money was used to help 6 member families this year for the holidays.

Thank you to all of you that helped make this possible!

**Winners of our December coloring contest will be announced in our next newsletter.**

**Parents Can Set Limits!**

We offer share covered VISA cards which are great for students because parents can set limits as low as \$250.00 and our cards have a *truly fixed* rate!

This is a terrific way for students to build credit history and for parents to have peace of mind.

Check with either office for more information!

**We Want To Remind You...**

We offer unsecured loans as low as \$250.00 up to \$5,000.00.

Contact Teresa at our 3301 S. Texas location or Terri at our 716 Pearl location for information.

**Facts About FEDERAL SHARE INSURANCE At Your Credit Union**

Your shares here at JMCU are insured by the National Credit Union Share Insurance Fund (NCUSIF), an arm of the National Credit Union Administration (NCUA). Your share insurance is similar to the deposit insurance protection offered by the Federal Deposit Insurance Corporation (FDIC).

**Some important facts to remember about your share insurance:**

- Not one penny of insured savings has ever been lost by a member of a federally insured credit union.
- As a member of an insured credit union, you do not pay directly for your share insurance protection. The credit union pays into the NCUSIF a deposit, and an insurance assessment, based on the total amount of insured shares and deposits in the credit union.
- Most properly established share accounts in federally insured credit unions are insured up to the Standard Maximum Insurance Amount which was recently changed from \$100,000 to \$250,000.
- Recent legislation has increased the insurance coverage on certain retirement accounts, such as IRAs and Keoghs, up to \$250,000.
- Generally, if a credit union member has more than one account in the same credit union, those accounts are added together and insured in the aggregate. There are exceptions, though. You may obtain additional separate coverage on multiple accounts, but only if you have different ownership interests or rights in different types of accounts and you properly complete account forms applications.

To learn more—and to access the NCUA Share Insurance Estimator—go to [www.ncua.gov](http://www.ncua.gov).

**HAPPY NEW YEAR**