



Quarterly Newsletter

COMING FEBRUARY 1, 2012 - OUR NEW BRANCH OFFICE BUILDING!



We are excited to announce that our new building at the 716 Pearl location will be completed and open for business by February 1, 2012! We want to thank all our members for their patience and understanding while this transition has been going on. We know that it has created an inconvenience for some of you, but we also know that you will be thrilled with our new building! A ribbon cutting ceremony and grand opening of our new building will be at a later date.

You are probably very much aware that we had difficulty with our phone system for nearly 4 weeks.

As frustrating as it was to our membership it was equally so to our staff. However, with the completion and opening of our new building and a new phone system this problem should become a thing of the past!

We apologize for our phones not working and the annoyance and inconvenience this created for our members.

Need a Car, Home Repairs, Purchasing a New Home, or even New Furnishings?

Let Us Help You Rebuild!

Whatever your needs might be we are here to help. Visit with our loan department for all your financial needs.



KISS YOUR OLD CARD GOODBYE!

Our JMCU Visa Credit Card Is The Only One You Need

WHY?

- A TRULY FIXED RATE
- NO CASH ADVANCE FEE
- NO BALANCE TRANSFER FEE
- PAYMENT IS 2% OF BALANCE

Don't have our card?
What are you waiting for?

KISS THAT OLD CARD GOODBYE
AND SAY HELLO TO A NEW CARD WITH US!



IMPORTANT INFORMATION

Beginning February 1, 2012

All stop payment fees will be increasing to \$25 per item.

Block stop payments on consecutive check numbers will remain \$25 per block.

HOME LOANS

Got a question about home loans?
You've come to the right place!

Your home is probably the single largest investment you will ever make. That's why you need to remember us when you are considering buying a new home.

Let Teresa answer any questions you might have by calling 417-623-9816 or stopping by our main office at 3301 Texas Avenue.

We also have Home Equity Loans with no closing costs



Pick up your FREE 2012 Wall Calendar
Available at both locations



Message From President/CEO

Cindy Atteberry

December of 2011

May 22, 2011, will be a day we will never forget. The horrible devastation to our city will be forever buried in our minds. Yes, I can relate, as I lost my home and all my personal belongings like many thousands did. However, I was so humbled by the Missouri Credit Union Association's immediate call to action. Within hours \$115,875.00 was collected, by credit unions, not only in Missouri, but also around the world. Through this JMCU was able to donate \$109,250.00 to 428 members. Telcomm Credit Union in Springfield made several trips to Joplin, supplying our members with additional help, in the form of food and toiletries. Again, JMCU was able to assist many of our credit union families. Never have I been more proud, than to see the true human credit union spirit of "people helping people." I am so honored to be part of such a wonderful group of caring and helping people.

2011 also brought us a new phrase "bank transfer day." Many people across the nation took part in this very important event. Transfer your accounts to a Credit Union was announced nationally. Take this opportunity to share with your family members, co-workers, neighbors, and friends how they can put more money in their pockets today, by joining a credit union. Our members are the owners of their financial institution and, as we demonstrate, "people are worth more than money."

As we move forward through 2012, my heart and prayers will be with each and every member in their rebuilding efforts. JMCU will continue to be here to help with all of your financial needs. Stay strong Joplin! We can and we will move forward, we will rebuild.

Have a blessed 2012.

Sincerely,

Cindy Atteberry, President /CEO



Are You Singing The *After* Holiday Blues?

Many people promise themselves that they won't overspend for the holidays, but then the bills start arriving in January, and they find themselves in the same dilemma year after year.

A CHRISTMAS CLUB ACCOUNT is one way to avoid the financial strain and make the month of January a time for joy.

You can have the money deposited into your account with payroll deduction! *No required minimum deposits- earns interest quarterly AND account balances are transferred to your regular account in October.*

DON'T SING THE BLUES - OPEN A CHRISTMAS CLUB ACCOUNT NOW!

Our **Vacation Club Account** is the easiest way to save for your dream vacation. Deposit money with each pay period or as often as you want. There is no date restriction on this type of account. And just like our Christmas Club Account there is no required minimum deposit for a Vacation Club Account and it earns interest quarterly!

So have a stress-free vacation by opening a **Vacation Club Account** with us today!



Business Expo 2012: Tuesday, January 24th, from Noon to 8 pm and Wednesday, January 25th, from 10 am to 6 pm. We look forward to visiting with you, so please stop by our booth and say hello!

TO ALL GRADUATING HIGH SCHOOL SENIORS AND COLLEGE STUDENT MEMBERS

In February you will be receiving by mail the scholarship information along with the theme for 2012. We will be awarding two \$500 scholarships at our annual meeting. Information will also be available online and in our lobbies.

SPRING WILL BE HERE BEFORE YOU KNOW IT! BE SAFE THIS COMING YEAR WITH A **STORM SHELTER LOAN!**

We have **storm shelter loans** as low as **4.99%** for **36 months**.

Call Teresa or Laura at 417-623-9816 for more details.



WHAT DOES JOPLIN METRO CREDIT UNION DO WITH YOUR PERSONAL INFORMATION? Our Privacy Policy

FACTS:

WHY?
Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all sharing. Federal law also requires us to tell you that we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT?
The types of personal information we collect and share depends on the product or service you have with us. This information can include:

- Social Security number and account balances
- Checking account information and credit history
- Payment history and transaction history

HOW?
All financial companies need to share members personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons JOPLIN METRO CREDIT UNION choose to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does JOPLIN METRO CREDIT UNION share? | Can you limit this sharing? |
|--|---------------------------------------|-----------------------------|
| For our everyday purposes- Such as to process your transactions, maintain your account (s), respond to court orders and legal investigations, or to report to credit bureaus | YES | NO |
| For our marketing purposes- To offer our products and services to you | YES | NO |
| For joint marketing with other financial companies | YES | YES |
| For our affiliates' everyday business purposes- Information about your transactions and experiences To offer our products and services to you | NO | We don't share |
| For our affiliates' everyday business purposes- Information about your creditworthiness | NO | We don't share |
| For our affiliates to market to you | NO | We don't share |
| For non-affiliates to market to you | YES | YES |

TO LIMIT OUR SHARING:

- Call 417-623-9816
- Visit us online: www.joplinmcu.com

Please note:
If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.
However, you can contact us at any time to limit our sharing.

Questions?
Call 417-623-9816 or go to www.joplinmcu.com
Text Box: What We Do

How does Joplin Metro Credit Union protect my personal information? To protect your personal information from unauthorized access, and use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Joplin Metro Credit Union collect my personal information? We collect your personal information, for example, when you:
-open an account or deposit money
-apply for a loan or use your credit or debit card
-make a wire transfer

We also collect your personal information from others such as credit bureaus, affiliates, or other companies.

JOPLIN METRO CREDIT UNION

CLOSED HOLIDAYS

MARTIN LUTHER KING DAY
Monday
January 16

PRESIDENTS DAY
Monday
February 20

Sign up for HFS Online
@ www.joplinmcu.com
Visit our website for all the latest promos & events!

Questions? E-mail us @
www.info@joplinmcu.com



MAIN OFFICE
3301 S. TEXAS AVENUE
JOPLIN, MO 64804
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.

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

ATM

AVAILABLE AT BOTH LOCATIONS

FREE ATMS: MONEYPASS/US BANKS
Go online @ www.joplinmcu.com
For current list

NIGHT DEPOSITORY

BOTH LOCATIONS

DAYLIGHT SAVINGS TIME BEGINS MARCH 11, 2012



USING YOUR TAX RETURN TO START A SMART SAVER CD

You don't need a \$1,000 to open one of our Smart Saver CD's!

The initial deposit of our Smart Saver CD is only **\$200!** After that you make minimum deposits of only \$25 (more if you want) each month with a maturity date of 32 months and the interest rate is subject to our 3-month certificate rate.

Deposits can be made through direct deposit, payroll deduction, or through a teller/online transaction.

Use your tax return to begin saving today! A great way to save and earn interest while doing so!

Treat your best friend to a *special* "Valentine's Gift"

We will be having a drawing for dog and cat baskets on February 10, 2012!

Tickets are \$1.00 each or 6 Tickets for \$5.00.
All money goes to support the Joplin Humane Society.

Show Your 4 Legged Best Friend How Much You Love Them!



It's Not So Easy To Find A Free Checking Account Today!

The number of banks offering basic, no strings-attached free checking accounts has plummeted since 2009.



Consumers are being forced to either pay up or to appease banks in other ways to avoid these fees, such as maintaining a minimum balance or having a loan with the same bank.

Banks offering free checking in 2009 was at 76%. In 2010 that percentage fell to 65% and at today's date the amount of banks offering free checking is at 45%.

Some banks may say they offer free checking to their customers but if you read over the small print you may see that there are strings attached in order to waive the fees.

That's why many financial analysts are encouraging customers to leave the big banks and open accounts with credit unions.

Talk to one of our member service representatives about our checking accounts and compare it to your other bank account. Our checking accounts have been free for over 60 years. We have no minimum deposit requirement, no monthly debit card fee **AND** all deposits made by 5:30 pm are in real time!

WHY PAY MONEY TO USE YOUR MONEY? FINALLY CHECKING THAT MAKES CENTS!

Fake Check Scammers Hunt For Victims

There is no legitimate reason for someone who is giving you money to ask you to wire money back. If a stranger wants to pay you for something, insist on a cashier's check for the *exact amount*, preferably from a local bank or a bank that has a branch office in your area.

Report fake check scams to NCL's Fraud Center at www.fraud.org.

That information will be transmitted to the appropriate law enforcement agencies.

