



Quarterly Newsletter

WE ARE EXTENDING THIS SPECIAL RATE JUST FOR YOU!

REFINANCING
RATES AS
LOW AS

3.49%

- Refinancing from another financial institution.
- Excludes refinancing of existing JMCU loans.

For more information contact Teresa or Laura at our main office location at 3301 Texas Street or call 417-623-9816.

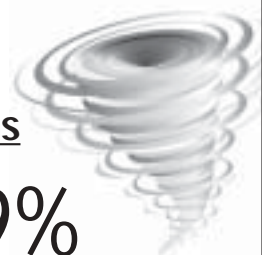


Don't Forget!

We have storm shelter loans now until the end of the year!

Finance
for
36 months

4.99%



Tis the Season To Need Extra Money!

Can you believe it is nearing that time again?

Skipping your loan payment (s) during the month of December is an easy way to pick up a little extra cash for the holidays and it's available to you for just a \$25 fee *per* each loan.

This amount will go towards Children's Miracle Network as well as a portion that goes toward our Family Fund.

Applications will be available in the lobby at both locations and on our website at www.joplinmcu.com.

Some restrictions do apply:

- *Your regular loan payment with us must be current with no extensions in the past 12 months*
- *You must not be in default on any obligations to the credit union*

Contact the loan department for further details to make sure you qualify. Signed form and fee(s) must be turned in to our loan department on or before November 30, 2011.

THIS SKIP-A-PAYMENT IS ONLY FOR THE DECEMBER PAYMENT—YOUR NOVEMBER PAYMENT MUST HAVE BEEN MADE!

Skip-a-payment (s) does not apply to Home Equity, First Mortgage Loans, Over-Draft Line-Of-Credit, VISA credit cards nor does it apply to first payments on loans.

If you have any questions, please contact our loan department at 417-623-9816 and ask for Teresa or Laura.

CHRISTMAS CLUB ACCOUNTS TRANSFER IN OCTOBER

If you have a Christmas Club Account with us, your balance from that account will be transferring to your savings account on or before October 15, 2011.

If you would like the money transferred to your checking account prior to the October 15 date, you may contact either office and ask a member Service Representative to handle the transaction for you.

Christmas Club Accounts can be transferred beginning October 1 upon request.



Coming Soon!!

OUR NEW BRANCH OFFICE AT 716 PEARL!!

It's true! We've talked about it and you've heard rumors of it but it's official—our old branch office on Pearl will be torn down shortly and our new building should be completed by the end of November of this year!

Some of you may be sad to see the old "little house" be torn down, but we promise that you are going to love the new building. We intend to be up and running with business as usual at this location. Although, we want to apologize should something come up that is out of our control, we feel confident that there should not be any down time on conducting your business transactions during the interim time.

This is an exciting time for all of us here at JMCU and we hope that all of you will share in our excitement!

ACTIVITIES PLANNED FOR YOUR CREDIT UNION

Celebrate International Credit Union Day!

October 20, 2011

International Credit Union Day is the one day we get to show our members our gratitude and appreciation for their loyalty to credit unions by having cookies and popcorn as well as handouts at both locations. Stop by and let us thank you for being an important part of our family!

Treat Bags For Our Pirates Club Members

Drop by either office on **Friday October 28th** and pick up your goody bag!

Have a safe and Happy Halloween!

Breast Cancer Awareness Month

During the month of October we will be selling pink bracelets for \$1.00.

All money goes toward The Susan Komen Race for the Cure Foundation.

People Helping People

During the holiday season we like to give back to our member families that may be needing a helping hand. If you know of a member family that could use a helping hand during Thanksgiving and/or Christmas, please send the information to Karen at our main office located at 3301 Texas Street or contact her by email at karenj@joplinmku.com or phoning 417-623-9816, ext. 201. Information should include name, address, number of people in family, and ages of any children.

SUPPORT THE JOPLIN HUMANE SOCIETY!

We will be having a drawing for a cat and dog basket for your favorite 4 legged friend! Tickets will be \$1.00 each or 6 tickets for \$5.00

All money will go to the humane society.

Business EXPO 2012

We will once again be attending the Business EXPO to be held at the Holiday Convention Center.

Tuesday: January 24 from Noon until 8 p.m. - Wednesday, January 25 from 10 am until 6 pm

Get Ahead Of The Holiday Rush!

Every year you tell yourself that this will be the year you open a Christmas Club Account. *And every year you find yourself at the holiday season wishing you had!*

It's simple, it's easy and you can have the money directly deposited into your account with no hassle! It may seem like an old-fashioned savings plan but it works!

Visit with a Member Service Representative from either location and they will be happy to get you started on saving for the next holiday season. Let us help you enjoy a stress free holiday season for once!

- \$ 10 a week \$40 monthly x 12 months = \$ 480.00
- \$ 25 bi-weekly \$50 monthly x 12 months = \$ 600.00
- \$ 50 bi-weekly \$100 monthly x 12 months = \$1200.00

NOW IS THE PERFECT TIME TO START ONE!



Other lenders are interested in your credit score. We're not. We're interested in you, the person. We base our loan policies on credit union philosophy, particularly the five Cs of credit:



Character: We probably already know you. If we don't, we want to get to know you. Honesty, attitude, responsibility and conscientiousness count most to us.

Collateral: You, of course, must be able to repay your loan. We'll look at the asset or assets we can use to secure your debt. Perhaps it's a car or savings account.

Capacity to borrow. Your ability to repay also is determined by your debt-to-income ratio. The lower your debt, the better.

Capital: It includes regular income – whether from a paycheck, social security or other retirement funds. Savings are important, too, including your habit of saving.

Credit history: We assess how you've handled other loans. Do you always pay on time? If so, you'll impress us. If not, you'll need to talk with us further. Chances are we can give you another chance.

Ignore the score but don't ignore us. We've got money to lend.

A REALLY GOOD HINT FOR RETIREMENT:

A lot of financial experts have a long list of hints to assist soon to be retirees. One that is starting to show up on most of those list may indeed be the best. One year before you retire, calculate the total monthly income you will have from social security (or other federal plan), other retirement plans, and your savings, then, try to live on that amount before you give up your current job.

Help Us Reach 250 Fans on Facebook!

Thank you to all of you who have "liked" our Facebook page so far! To grow our page even more, we're going to be giving away a \$50 VISA® gift card to a randomly selected member once we reach 250 fans.

On our page, you will find links to financial education articles and videos, contests, information on our financial products and services, events, and more.



Once we reach our goal of 250 fans, all members who "like" our page on Facebook will be automatically entered into a drawing for the gift card*. To be eligible, simply visit our page at [facebook.com/Joplin MetroCreditUnion](https://facebook.com/JoplinMetroCreditUnion) and click the "Like" button at the top of the page.

*No purchase necessary to win. Stop in either office to fill out an entry form.

OPEN THE DOOR TO LEARNING!

GOOGOLPEX—www.joplinmccu.com

Designed for elementary, middle school and high school students.

5-SPOT CLUBHOUSE for youngest members

AJ'S MALL is designed for middle school ages

C-NOTE UNIVERSITY for high school students with topics such as cars, college, getting rich, shopping, etc.

INVESTMENT SERVICES

Did you know about our **SMART SAVER** Certificate of Deposit?

Initial minimum deposit amount of \$200

Deposits of \$35 or more must be made monthly

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

Maturity of 32 months

Rates subject to our 3 month certificate rate



JOPLIN METRO CREDIT UNION

CLOSED FOR THE FOLLOWING:

- COLUMBUS DAY**
Monday - October 10
- VETERANS DAY**
Friday - November 11
- THANKSGIVING DAY**
Thursday - November 24
- CHRISTMAS EVE/CHRISTMAS DAY**
Saturday - December 24
Monday - December 25
- NEW YEARS EVE/NEW YEARS DAY**
Saturday - January 31
Monday - January 2

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

ALSO AT AT & T CALL CENTER LOCATED
AT 4001 S. RICHARD JOSEPH BLVD. W

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

NIGHT DEPOSITORY

BOTH LOCATIONS

Protecting Seniors from Financial Scams

FIVE WAYS TO PROTECT AN ELDERLY PARENT'S FINANCES

Educate Seniors about Financial Scams. Seniors often are simply unaware of the signs that an offer is a scam. Therefore, educating an elderly parent about potential scams can be a first line of defense for keeping their money safe. For example, assure them that legitimate financial services providers, such as their bank or credit card company, will not call and ask him for personal information, such as a social security number, over the phone. If they are offered a financial deal that is too good to be true, such as valuable merchandise for free if they just pays shipping and handling, it probably is too good to be true; that being told that they must act now because this deal is only available today is a warning sign of a scam.

Encourage Seniors to Hang Up the Phone. Emphasize that it is okay to say no and to hang up the phone if they are wary about an offer or doesn't recognize a caller. Explain them telephone courtesy does not require them to stay on the phone with a telemarketer and that a polite, but firm, "I'm sorry, but I'm not interested" is an acceptable way to end a call. They also should ask that the caller not contact them again.

Ask Seniors to Call a Financial Advisor before Writing a Check. Offer to research any offers before your elderly parent responds with a check or their credit card number. Or if your parent would be more comfortable talking to a pro, arrange for them to discuss financial offers with a financial advisor before responding.

Keep Seniors Busy. Lonely seniors can be especially vulnerable to financial scams, since experienced scammers may take advantage of their need for companionship by offering them friendship and conversation along with a "great deal." Therefore, if your elderly parent stays busy visiting with family, going to the local senior center, participating in a card club and so on, they may be less receptive to a call from a scammer.



Source: www.fbi.gov, FBI - Seniors



24-HOUR TELEPHONE TELLER

One of the easiest ways to find out about your account!

- Assess 24 hours a day- 7 days a week- including holidays (use touch tone phone)
 - Transfer from one account to another Check your current balance
 - Ask for withdrawal (check is mailed next day)
 - Receive latest information on check clearings of your last deposit.

Switch & Save with a JMCU VISA Credit Card

Have you read the fine print on your latest statement?

While legislation aims to protect consumers from deceptive practices, some large credit card issuers have responded by increasing other fees and hiking interest rates.

Consider switching to a VISA credit card from JMCU. You'll find low interest rates, low fees , and fair terms.

Skip the big-bank tricks. Switch to a JMCU Visa credit card today!

Platinum VISA: 10.9% FIXED rate - credit limit up to \$15,000 - NO annual fees - NO balance transfer fee

Classic VISA: 12.9% FIXED rate - credit limit up to \$5,000 - NO annual fees - NO balance transfer fee

Preferred VISA: 11.5% FIXED rate - credit limit up to \$8,000 - NO annual fees -NO balance transfer fee

Share Secured VISA: 15.9% FIXED rate - credit limit up to \$1,000 - NO balance transfer fee

With big changes in the world of credit cards, there's never been a better time to switch to the one card that really works for you!

