



# Quarterly Newsletter

## Using Your Tax Return To Start a



### Smart Saver CD

Don't have a \$1,000 to open a Smart Saver CD? You only need \$250 with the Smart Saver.

There is an initial deposit of \$250 and minimum deposits of only \$25 must be made monthly. Maturity date is 32 months and rates are paid at our 3 month certificate of deposit.

It's a great way to save money and earn more interest while doing so.

**Use your tax refund to begin saving today!**

**OUR REBATE CHECKING JUST GOT BETTER THAN EVER!**

See page 2

## We're Proud To Announce... EQUITABLE MORTGAGE As Our New Mortgage Company!

We know that it appears we have changed mortgage companies numerous times throughout the years - and that's true - but we've wanted to have the best mortgage company to offer our members. And now we have!

Equitable Mortgage Corporation is committed to providing quality service - putting the people they serve first.. We feel that you will find that the skill, professionalism, and the consideration that is shown to you will make your home loan experience a successful endeavor.

Below is a partial list of the programs we will be offering through Equitable Mortgage:

- **Conventional**
  - **FHA Mortgage**
  - **VA Mortgage**
  - **USDA, Fannie, Freddie Programs**
  - **Reverse Mortgage**
  - **High Debt Ratio Loans**
- And so much more!!**

Stop by and visit with Teresa at our main office located at 3301 S. Texas Avenue or reach her by calling 417-623-9816, ext. 235.



**Better Than Ever!**  
**Rebate Checking - pg. 2**

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

As everyone knows the economy is experiencing troubling times. Numerous banks and businesses have failed. Credit Unions had no hand in creating these problems but unfortunately some are experiencing "collateral damage" stemming from the economic crisis. The National Credit Union Administration, NCUA, will assess additional premiums to all credit unions to assist those credit unions experiencing difficulty. Please rest assured Joplin Metro Credit Union is a strong and secure credit union.

Joplin Metro Credit Union has a strong balance sheet and is well capitalized. The National Credit Union Administration (NCUA) defines well-capitalized credit unions at 7 percent equity to asset ratio. Joplin Metro Credit Union is a responsible lender and doesn't offer sub-prime mortgage loans. That means we have been able to avoid the significant losses that many financial institutions are currently experiencing.

A "credit crisis" does not exist at the credit union. We continue to assist credit worthy members with their borrowing needs each and every day at very affordable interest rates.

As always we are striving to come up with more ways to best serve you and your financial needs. We are here for you, our members, and we look forward to a continued successful partnership.



**HIDING FROM HOLIDAY BILLS?**

**Visit Our Loan Department!**



**Just Got Better For You!**

In the past our rebate checking accounts have received their rebate paid in the form of a Visa Rebate Card.

That has changed and we think you will like this new way much better! You will receive an email and you will **now** be given the following choices of how you would like to receive your rebate.

**These Are Your Choices:**

- Deposited via direct deposit into your checking account
- Wal-Mart gift card
- Lowe's gift card
- i-Tunes gift card
- Amazon.com gift card
- Applebee's gift card
- Ruby Tuesday gift card
- Chili's - also good at Maggiano's Little Italy gift card
- Darden Universal card good at Red Lobster gift card

**4.01%**

Haven't signed up yet for our rebate checking? Get with a member service representative today and start earning **4.01%** on your checking account!

**Requirements?**

- 15 Debit Card Transactions per Month
- Monthly Direct Deposit/Payroll Deduction of \$300 or more
- Sign up to receive Monthly E-Statements
- Enroll in Online Banking

Better yet? No minimum balance required, maximum balance of \$25,000, no monthly fees and we will refund up to \$5.00 in foreign ATM fees.

If you are looking for a risk-free return on your money, look no further, this is the account for you!



**Lights! Camera! Action!**

**Rolling Out The Red Carpet For Our Members**

**Visit Us At The Business EXPO**

January 26 - Noon-8:00 pm (Business Community)

January 27 - 10:00-6:00 pm (Community)



Sometimes you find yourself trapped in a never ending circle when using a check cashing company. One that keeps you paying absurd interest rates!

Before using a check cashing company, we want to remind you that we offer unsecured loans as low as \$250 up to \$5,000.

Stop by and talk with Teresa at our main office located at 3301 S. Texas Avenue and see if there is any way we can help you with a financial situation first.



## 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.

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### We Never Knew...

So many of you used our telephone teller service until it was out of service for a few days!

We want to apologize for the inconvenience it created. We know it was frustrating and annoying. Trust us when we say we wished it had been up and running ourselves!

A part had to be replaced and unfortunately it occurred the day before Thanksgiving. Sometimes things are just out of our control but it's up and running now and we appreciate your understanding.



The tree may be put away and the decorations boxed up...and thinking about Christmas for next year is the last thing you want to think about!

BUT...if you open a Christmas Club account now... look how much you'll have for next year!

\$20 a month = \$200

\$40 a month = \$400

\$50 a month = \$500

You can have \$10 per check direct deposited to your Christmas Club account and you won't even miss it. *But* it will give you an extra \$200 next October when Christmas Club accounts are transferred.

Or deposit \$20 each check and you'll have even more extra cash to do your shopping with!

Stop by and open a Christmas Club account today and get a head start on the holidays for next year!

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**DAYLIGHT  
SAVINGS TIME  
BEGINS  
MARCH 14**

**JOPLIN METRO CREDIT UNION**

**WE WILL BE CLOSED:**

January 18  
Martin Luther King Day  
  
February 15  
President's Day

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

**Questions? E-mail us @  
www.info@joplinmccu.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.

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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**

AVAILABLE AT **BOTH LOCATIONS**  
ALSO AT **AT & T** LOCATED AT  
4001 S. RICHARD JOSEPH BLVD. W

FREE ATMs: MONEYPASS/US BANKS  
Go online @ [www.joplinmccu.com](http://www.joplinmccu.com)

For current list

**NIGHT DEPOSITORY**

BOTH LOCATIONS

**Did You Know...**

- Our **Visa cards** have a truly **fixed** rate? No balance transfer fee? No transaction fee for cash advances? 25 day grace period?
- Don't have one? What are you waiting for? Get one today!
- Our **Home Equity Loans** have **low** rates and **no closing costs**?
- Or that we have **low rates** on our **auto loans**?

**If you didn't know - now you do - so what are you waiting for?**

**Winner of our Halloween Contest:**

We would like to congratulate Pirate Club member Emily Burke for her winning picture. Emily won a \$25 gift card to Toys' R Us.

We will announce the winners of our Dog and Cat Basket, Nintendo Wii drawing in next quarters newsletter. Also the winner of our Pirates Club coloring contest for December will be announced at that time.

**Thank You**

To all of our members that gave so generously to our coat drive, our humane society wish list, bought the homemade dog biscuits or purchased tickets for the dog and cat baskets and Nintendo Wii give-away, we thank you so very much.

**60 Years of Celebration!**

2010 marks the beginning of our 60th year as a credit union. We wouldn't be here without all of you, so we thank you for your loyalty and your belief in credit unions throughout the years.

**Scholarships**

Once again we will be awarding 2 \$500 scholarships at our annual meeting. Information will be available the first of February. You must be a member of the credit union to participate.

**RESOURCES: CREDIT FREEZE AND FRAUD ALERTS**

Many states have laws that let consumers "freeze" their credit-to restrict access to their credit report. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. This means that it's unlikely that an identity theft would be able to open a new account in your name. Placing a credit freeze does not affect your credit score-nor does it keep you from getting your free annual credit report, or from buying your credit report or score. For information pertaining to your state visit [www.financialprivacynow.org](http://www.financialprivacynow.org).

With a fraud alert in place, businesses may still check your credit report. Depending on whether you place an initial **90-day fraud alert** or an **extended fraud alert**, potential creditors must either contact you or use what the law refers to as "reasonable policies and procedures" to verify your identity before issuing credit in your name. Fraud alerts are mainly effective against new credit accounts being opened in your name, but will likely not stop thieves from using your existing accounts, or opening new account such as telephone or wireless accounts, where credit is often not checked.

Financial Education Corporation

**WISHING YOU THE BEST FOR 2010**

**Preschool through primary.  
The piggy-bank years.**



Kids this age think about money in very concrete terms, so make saving as hands-on as possible.

Piggy banks are great as both teaching tools and fun toys. Nowadays they come in all sizes and shapes.

Remember that kids this age don't have a long time frame. So saving for college, though a worthy goal, isn't always a realistic one when a week might as well be a lifetime.

But they can certainly save their birthday money for a trip to the dollar store, or tape a picture of their converted item to their piggy bank so they don't lose sight of their goal.

By Janet Bodnar, Editor  
Kiplinger's Personal Finance