

Help Us Celebrate the Credit Union Difference

Local Service. Global Reach.



Saturday, Oct. 19
10 a.m. to 2 p.m.
First Missouri Credit Union
4102 First Missouri CU Dr.
St. Louis, MO 63129

In October, First Missouri Credit Union will join with 56,000 credit unions around the world to celebrate International Credit Union Day. We'll celebrate all month long, but we hope you'll join us on Oct. 19 for a special event with:



There are 200+ million credit union members around the world – more than 100 million in the U.S. alone – and we're proud of our not-for-profit cooperative spirit that all credit unions share. It's led to life-changing opportunities for people who've wanted to start a small business, own a home or continue their education, but were denied access to other financial institutions.

At our most basic level, a credit union is people pooling their money to provide each other with affordable loans – it's literally people helping people. This is why First Missouri Credit Union celebrates, because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

Help us celebrate a movement that concerns itself with the financial success of all people! Visit our website or social media, and don't forget to stop by our branch on Oct. 19.

Make Your List & Check It for Cash-Back Rewards!

Before you know it, Santa Claus will be coming to town, and First Missouri Credit Union wants you to be prepared to save with our Visa® Platinum credit card. Even if holiday shopping makes you shout, cry and pout, we're telling you why you need our credit card: **Earn cash back on purchases made with your FMCU Visa credit card!**

In addition to cash-back rewards, you'll enjoy these everyday benefits:

- No annual or balance transfer fees
- The same rate for purchases, balance transfers and cash advances
- Real-time notices with Visa Purchase Alerts
- And more!

And just in time for holiday shopping, **watch our website for a chance to earn even more cash back.** You'll want to shop for those who've been naughty *and* nice! Contact us today to learn more and apply.



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Did you know First Missouri Credit Union (formerly St. Andrew Credit Union) has been serving the community for more than 90 years? We are currently looking for pieces of our past, and you can help. Do you have vintage First Missouri Credit Union or St. Andrew Credit Union memorabilia? We'd love to see your treasures. If you have any old photos, programs or giveaways, bring them by. We will gladly accept items you no longer want and take photos of the items you would like to keep for our FMCU history museum. Stop by either office to show off your credit union swag!

We're Just a Call, Click or Tap Away



Call us – (314) 544-5050

If you need to speak with us during our normal business hours, we are here to answer your call. Our real, live receptionist can direct you to the person you want to reach or connect you with the first available representative.



No waiting with online banking – www.1stmocu.org

Enroll in Virtual Branch for 24/7 account access.



Download our app – First Missouri Credit Union mobile app

Online banking users can visit the Google Play store if you have an Android smartphone or the App Store if you have an iPhone.

Help Us Help You

Become an FMCU Volunteer

You know your credit union is here for you, but we can't do it without the dedication of our volunteers. Now, you can become one of the people who help create the credit union difference.

If you're interested in serving on our Board of Directors, Credit Committee or Supervisory Committee, please contact Steve Poniewaz, Vice President of Member Services. Ask for Steve during our normal business hours at (314) 544-5050, or send a letter with your name, account number, daytime phone number, email address and the best time to reach you to 1690 Lemay Ferry Rd., St. Louis, MO 63125.



Cardholder Purchase & Travel Notice

To enjoy uninterrupted, convenient card access to your account, be sure to contact us with your large-purchase plans, travel dates and destination, as well as to confirm your contact information. The more we know, the better we can protect your account and avoid unnecessary transaction blocks. If you alert First Missouri Credit Union when you have plans to use your Visa credit or debit card to make a large purchase or travel outside your area, we will know not to flag these transactions as suspicious and require your verification before they clear. It's also a good idea to verify CardValet settings for your Visa debit card.

Avoid These Types of Holiday Scams



With the hustle and bustle of the holiday season, it's easy to get distracted and let your guard down against fraudsters. However, criminals use this to their advantage. It's important to identify and avoid these scams.

Identity theft

When shopping online, including booking your holiday travel plans, only shop over a secure internet connection. Avoid using 'free' Wi-Fi in restaurants, libraries, airports and hotels. When shopping in stores, many places ask for personal information for marketing purposes. Either politely decline giving this information, or have it ready on a card to hand to the cashier so that no one can overhear. Be sure to get the card back when he or she has finished.

Fake or used gift cards

Scammers copy gift card numbers and PINs, then check those numbers online. Once the card is purchased and activated, they use the information to make online purchases – rendering the card useless to the holder. Protect yourself by checking your gift cards for any tampering. **Avoid this issue by purchasing your Visa gift cards from us!**

Charity scams

Only give to established charities you've personally vetted, or check charitynavigator.org to verify a charity's legitimacy. Unless it's at the Salvation Army's well-known red kettle, never give cash donations without getting a receipt.

Bait and switch

As people shop for high-ticket items this time of year, peddlers and counterfeiters do a booming business. If it seems too good to be true, it probably is! No legitimate retailer will charge less than the competition for something everyone wants. Only purchase from sellers you trust.

Source: takechargeamerica.org

Holiday Closings

Our offices will close to observe the following holidays:

Columbus Day	Monday, Oct. 14
Veterans Day	Monday, Nov. 11
Thanksgiving	Thursday, Nov. 28 Friday, Nov. 29 (close at 5 p.m.)
Christmas	Tuesday, Dec. 24 (close at 1 p.m.) Wednesday, Dec. 25
New Year's	Tuesday, Dec. 31 (close at 1 p.m.) Tuesday, Jan. 1

Remember, even when we are closed, you can still access your accounts with Virtual Branch online banking, our mobile app and your Visa debit card.

Privacy Policy Notice

First Missouri Credit Union's privacy policy is reviewed annually and available for review online at www.1stmocu.org. You may also request a hard copy by contacting us at info@1stmocu.org or (314) 544-5050. These important guidelines determine how we handle your personal financial information and help ensure a high standard of confidentiality.

MARK YOUR CALENDAR

Christmas Savings Account Transfer Tuesday, Oct. 1

If you've saved for the season with a First Missouri Credit Union Christmas Savings account, your funds were transferred into your primary share account to help with seasonal expenses.



Taste of Lemay Friday, Oct. 11 5-7:30 p.m.

Hancock Place Elementary School
9101 S. Broadway, St. Louis



First Missouri Credit Union is a proud supporter of this annual event benefiting the Lemay Chamber of Commerce and Hancock Place School District. Your \$5 admission gets you food samples from local restaurants, a chance to learn about local businesses, live entertainment, balloon art for your kids and a chance to enter a raffle. We hope to see you there!

Warners' Warm-Up Oct. 25 – Nov. 7



The 19th annual Warners' Warm-Up coat drive has new collection dates and is coming up. We need your help as we collect winter wear and monetary donations for the Kurt Warner First Things First Foundation. Please bring new or gently used coats or cash donations to either of our offices. We appreciate your support as we help keep the bi-state area warm during the chilly winter months.

2020 Annual Meeting Wednesday, Feb. 26

Watch our website for complete details, coming soon.



First to serve. Built to last.

(314) 544-5050



Federally
Insured By
NCUA

Main Office

1690 Lemay Ferry Road
St. Louis, MO 63125
Fax: (314) 544-1088

Lobby Hours

Mon.-Thurs. 9 a.m. - 5 p.m.
Friday 9 a.m. - 5:30 p.m.

Drive Thru Hours

Mon.-Thurs. 9 a.m. - 5:30 p.m.
Friday 9 a.m. - 6 p.m.

Branch Office

4102 First Missouri CU Drive
St. Louis, MO 63129
Fax: (314) 487-9198

Lobby Hours

Mon.-Thurs. 9 a.m. - 5 p.m.
Friday 9 a.m. - 5:30 p.m.
Saturday 9 a.m. - noon

Drive Thru Hours

Mon.-Fri. 9 a.m. - 5:30 p.m.
Saturday 9 a.m. - noon

Virtual Branch 24/7 Internet Account Access

www.1stmocu.org

FMCU Mobile App

Apple App Store and Google Play

Email

info@1stmocu.org

Credit Union Shared Branch Locations

To locate one of the 5,600+ shared branches near you, log onto www.1stmocu.org and click on CO-OP Shared Branch at the bottom of the page.

24/7 ATM Account Access

To locate one of the 30,000 CO-OP ATMs, log onto www.1stmocu.org and click on CO-OP ATM at the bottom of the page.