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Earn 3X Cash Back!

First Missouri Credit Union is giving you more cash back just in time for back-to-school shopping!

Use your First Missouri Visa® Platinum credit card to automatically earn 3x our normal cash back on your purchases, from shirts and shoes to pencils and paper, along with everything in between! Shop any time from July 15 through Sept. 6 to make the most of your money, and earn 3x the rewards!

And, don't forget – this offer runs during Missouri's tax-free shopping holiday, Aug. 5-7. Combine the savings and cash-back earnings, and it's a win-win!



Don't have an FMCU Visa credit card? Visit one of our offices or www.1stmocu.org to apply today. We'll help you get the best back-to-school savings.

We Now Have **WORRY-FREE HOME LOANS**

Purchasing or refinancing a home should be a fun and rewarding experience, and First Missouri Credit Union will take the complexity and worry out of home buying.

Here are some of our stress-free mortgage features:

We partner with Premier Lending Alliance to provide mortgages to our members. You'll benefit from the personal service and attention you expect from the credit union, and the credit union benefits from Premier's expertise in mortgage rules and regulations.

To get started, please contact our mortgage loan officer:

Brad Kestler | NMLS # 992389
(314) 544-5050 | bkeslter@1stmocu.org



It's Summertime & The Loaning Is Easy

**Variable-Rate
Auto Loans
Now
Available**

Summer is for kicking back, relaxing and maybe even buying a new car! First Missouri Credit Union understands you don't want to spend your summer completing endless application paperwork and stressfully waiting for a financing decision. We make the buying process quick and hassle-free with low rates and flexible repayment terms.

See us first for:

- **Auto loans** – We may be able to save you even more money with our new variable-rate option.
- **Recreational vehicle loans** – We have the funds for your summer fun.
- **Tractor trailer loans** – If your vehicle is your livelihood, we can help.
- **Title loans** – Get quick cash with our upfront terms and no hidden fees.

Contact us today to make the most of your summer! Call, click or stop by to apply.

**Visit www.1stmocu.org
for our latest rates!**



**Summertime =
Vacations!**



The kids are out of school. The weather is warming up. Summertime and vacations are here! Did you know that most people plan more for their vacations than they do for their retirement? This is a perfect time to plan for your ultimate vacation – your retirement.

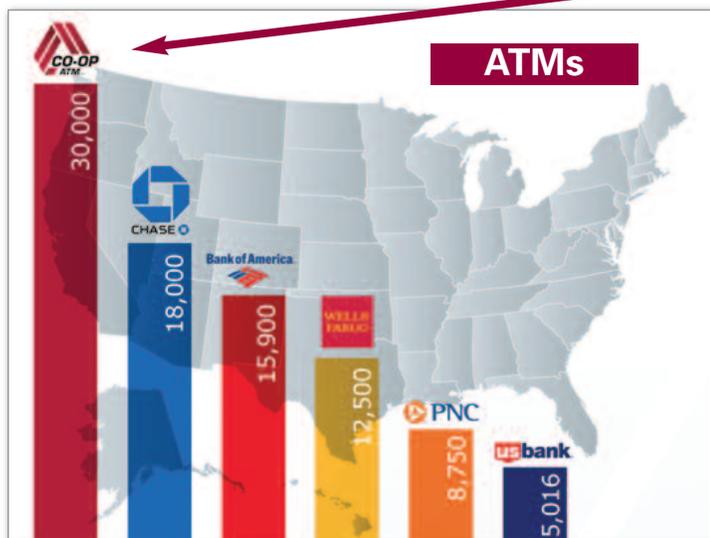
Knowing how much to contribute in order to be able to retire when you want, with the income you want, is what Investment Services at First Missouri Credit Union

is here to help you with. Mark Gregor, Financial Advisor, can go over the options that are available for your circumstances and put together a strategy that can help you achieve your retirement goals.

So before you pack up your bags and your kids for this year's vacation, consider contacting Mark to make an appointment to start planning for your ultimate vacation: your retirement. He wants to help make that vacation the one you have always dreamed of. Call him today at (314) 544-5050.

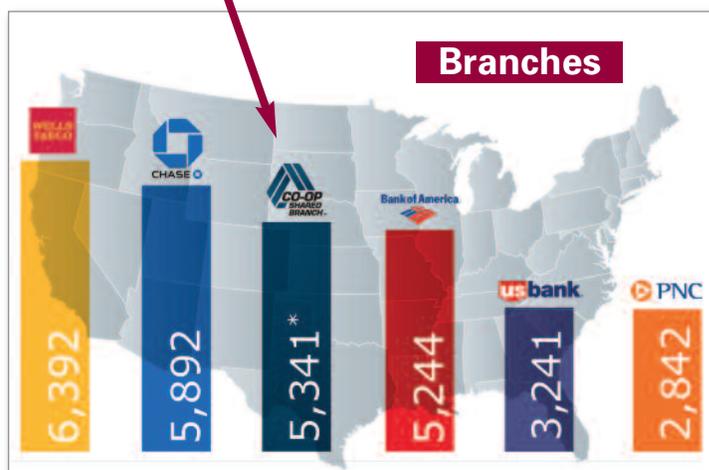
First Missouri Investment Services is a division of First Missouri Credit Union (FMCU). Securities are: not insured by the NCUA; not a deposit or other obligation of, or guaranteed by, the depository institution; subject to investment risks, including possible loss of the principal amount invested. Securities, Insurance, and Investment Advisory Services are offered through Midwestern Securities Trading Company, LLC (MSTC). Member FINRA/SIPC. MSTC and FMCU are not affiliated.

We're #1 (And #3)!



First Missouri Credit Union has two offices with ATMs in St. Louis County, so if we told you that we have **the largest ATM network** and **third-largest branch network** in the U.S., you'd probably think we'd need our heads examined.

First Missouri Credit Union participates in CO-OP, which lets our members visit **nearly 30,000 surcharge-free ATMs and more than 5,300 branches** across the country – just as if you were at a First Missouri Credit Union ATM or office!



To find an ATM or branch near where you live, work or play:

- Visit www.1stmocu.org, and click on the CO-OP shared branch or CO-OP ATM logo at the bottom of the page.
- Use your FMCU mobile app for Android or iPhone.
- Call toll-free (888) 748-3266 for ATMs or (888) 837-6500 for branches.

Cut Costs On Back-To-School Shopping

A 2015 survey by the National Retail Federation found that families with school-age children planned to spend an average of \$630.36 on back-to-school expenses. This is down from 2014, but still a sizeable financial hurdle to face. With a little planning and a few of these tips, you and your family can get ready to tackle a new school year with everything you need, including a little extra money in your account.

- 1. Take inventory:** Before you hit the stores, take stock of what you have. You may be surprised how many No. 2 pencils and unused notebooks you discover, or how many unworn clothes you unearth from the deepest realms of your children's closets.
- 2. Host a back-to-school swap:** It's safe to say you aren't the only parent who dreads school-spending splurges. Gather a group of parents, and host a back-to-school swap. From lightly used sports equipment to outgrown clothing, you can make a dent in your list and spend time with good friends.
- 3. Follow your favorite stores:** Find your favorite stores on social media or sign up for their email lists, and get instant access to exclusive discounts, coupons and sales.
- 4. Take advantage of tax breaks:** Tax-free retail weekends are a wonderful way to knock out a snazzy back-to-school outfit, but many states (including Missouri) also offer savings on back-to-school supplies – including computers.
- 5. Price match:** Many large stores offer price-match guarantees. Bring an ad or your smartphone with you to prove a competitor's price, and rejoice in getting the best deal in town. Just remember to do your homework ahead of time. Get online, and read up on store policies to make sure you're bargain hunting at participating retailers.
- 6. Don't forget about the dollar store:** Think outside the name-brand box. Because your children are growing and changing every day, dollar stores can be a great place to find inexpensive clothing, school supplies and even snacks.



SAVERS BITS



First Missouri Credit Union values all of our members, even the youngest ones! That's why we offer two youth programs that encourage savings and financial education. To join, kids and teens (or their parents, grandparents or guardians) just have to make a minimum first deposit of \$25. Each new youth account even comes with a welcome gift!

Report Card Bonus

Bring your kids' and teens' second-semester report card to First Missouri Credit Union by **Monday, July 18**, so they can receive their good student bonus. Youth account members with report cards showing an A or B average will receive a bonus deposit that will be reflected on the third-quarter statement.

Thanks to everyone who helped us celebrate Credit Union Youth Month in April! We had 99 members make a total of 175 deposits. Visit www.1stmocu.org to see the results from our Credit Union Strong Facebook contest.



Holiday Closings

Our offices will close to observe the following holidays:

Independence Day
Monday, July 4

Labor Day
Monday, Sept. 5

Columbus Day
Monday, Oct. 10

Remember, even when we are closed, you can still access your accounts with online and mobile banking, as well as your ATM/debit card.



Enjoy Discounts To Six Flags

If your summer plans include visiting Six Flags St. Louis, make sure to stop by First Missouri Credit Union before you go! You'll pay less than you would at the park gate, plus a portion of your ticket purchase goes to Children's Miracle Network.

	Gate Price	FMCU Price	Savings
1-Day Admission (ages 3+)	\$68.34	\$39	\$29.34
Season Pass (ages 3+)	\$95.21	\$66	\$29.21



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.
Friday9 a.m. - 6 p.m.

Drive Thru Hours

Mon.-Thurs.....9 a.m. - 5:30 p.m.
Friday9 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.
Friday9 a.m. - 5:30 p.m.
Saturday9 a.m. - noon

Drive Thru Hours

Mon.-Fri.9 a.m. - 5:30 p.m.
Saturday9 a.m. - noon

24-Hour Member Service Hotline
(800) 345-2354

Virtual Branch 24/7 Internet Account Access
www.1stmocu.org

Email
info@1stmocu.org

Credit Union Shared Branch Locations

To locate one of the 5,300 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.