

HURRY! These Offers Blow Away in October

Auto Loans

Receive a \$100 gas card when you finance your next vehicle with FMCU, or bring us your current auto loan from another lender!¹

Personal Loans

Enjoy 6.9% APR for 48 months on personal loans!²

Call, click, or stop by to apply today!

¹Offer subject to change without notice and based on member eligibility, creditworthiness and other factors. To be eligible for offer, member must set up direct deposit to or payroll deduction from an FMCU account. Offer valid 9/1/21-10/30/21. ²APR=Annual Percentage Rate. Rate subject to change without notice and based on member eligibility, creditworthiness and other factors. Offer valid 8/2/21-10/30/21. Contact FMCU for complete details on all offers.

Help Us Celebrate International Credit Union Day

Thursday, Oct. 21 • Both offices

First Missouri Credit Union celebrates International Credit Union Day every year, and this year's theme, "Building financial health for a brighter tomorrow," reflects the way credit unions contribute to a brighter future by working to improve members' financial well-being. Please join us on **Oct. 21** for:

Electronics Recycling*

Main Office: 9 a.m. – Noon
Branch Office: 1 p.m. – 4 p.m.

Food Truck

Check Our Website
for Details

Games



And throughout the whole month of October, we'll offer **free secure document disposal AND coin machine use!**

We know FMCU wouldn't exist without the support of our members. We look forward to celebrating the credit union difference with you!

*Please note the fees for the following items:

- CRT monitors: \$5
- Anything containing freon: \$10
- LED, LCD and plasma TVs: \$20
- CRT, big-screen and projection TVs: \$30 to \$50, depending on size

No Fees + Great Rewards = What Are You Waiting For?

At First Missouri Credit Union, we believe membership should come with perks – like our Visa® Platinum credit card.

No Fees

We don't charge a never-ending list of fees, such as the ones you may have seen from the big credit card companies: annual fee, application fee, balance transfer fee, foreign transaction fee and more.

Rewards

Forget those limited-time credit card promotions! We offer year-round rewards with points automatically earned for cash back on purchases.*

Stop waiting, and apply today!

*Cardholders earn one point for every \$2 spent on purchases, which are automatically redeemed for cash back applied as an account credit every January. The maximum amount of cash back earned per account per year is \$1,000. One-hundred points=\$1. Contact FMCU for complete details.

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 Card Control settings for your Visa debit card.



Help Us Support the 21st Annual Warners' Warm-Up Coat Drive

Monday, Oct. 25 – Saturday, Nov. 6

We will once again serve as a coat collection site for the 2021 Warners' Warm-Up Coat Drive. You can visit either office to drop off new or gently used coats or cash donations. We want to beat last year's numbers – can you help us meet our goal while helping those in need?



Thanks in part to our members' contributions, the Kurt Warner First Things First Foundation provided more than 9,500 coats to bi-state area residents in need last year!



Be Part of the Credit Union Difference Serve As an FMCU Volunteer



The credit union's volunteer Board of Directors, Credit Committee and Supervisory Committee set the course for our future. If you're interested in serving, and to learn more about how you can help, please contact our president/CEO Steve Poniewaz. Ask for Steve during our normal business hours at (314) 544-5050, or send a letter of interest with your name, account number, daytime phone number, email address and the best time to reach you to Steve's attention at 1690 Lemay Ferry Rd., St. Louis, MO 63125.

Save the date for our annual meeting, scheduled for **Wednesday, Feb. 23, 2022!** Watch our website and social media for information.

Debit Rewards & High Interest checking accountholders: These accounts now have the ability to overdraft from your FMCU savings account, upon request.

Holiday Closings

Columbus Day	Monday, Oct. 11
Veterans Day	Thursday, Nov. 11
Thanksgiving	Thursday, Nov. 25
	Friday, Nov. 26 (close at 5 p.m.)
Christmas	Friday, Dec. 24 (close at 1 p.m.)
	Saturday, Dec. 25
New Year's	Friday, Dec. 31 (close at 1 p.m.)
	Saturday, Jan. 1



The following items are available to view online at www.1stmocu.org. You may also request a hard copy by contacting us at info@1stmocu.org or (314) 544-5050.

- Annual debit transaction disclosure
- Privacy policy notice

(314) 544-5050 www.1stmocu.org

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