

## Our Auto Loan Rates Are Still Low!

In addition to paying more at the fuel pump and grocery store checkout, you may have also heard that loan rates are drastically increasing. At First Missouri Credit Union, we strive to ensure our auto, motorcycle, boat, recreational vehicle and title loan rates are priced competitively, while offering you the personal service you have come to expect.

Whether you're trying to save money on your current loan from another lender or buying a vehicle, we can help you with:

- Up to a 0.25% rate discount through our Member Rewards program
- Fixed-rate and variable-rate options
- Flexible repayment terms

Great rates and local, friendly service are just a click, call or visit away. Get preapproved today!



### Did You Know?

## When Shopping Local, Don't Forget to Pay Local!

You've heard of shopping local, but what about paying local? Paying local means using a credit card that benefits the community you live in – not a bunch of stockholders only interested in the bottom line.

Start paying local today with our Visa® Platinum credit card – just in time for holiday shopping! You'll pay a competitive fixed rate, earn cash back on every purchase and avoid annual, balance transfer and cash advance fees.\* And don't worry: FMCU's credit card also works online and worldwide – wherever Visa is accepted.

Pay local by paying with your credit union credit card! Click, call, or stop by to 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 and set up alerts.

**EMPOWER**  
YOUR FINANCIAL FUTURE  
WITH A CREDIT UNION™

## Happy International Credit Union Day!

Every year, First Missouri Credit Union joins credit unions around the world to celebrate International Credit Union Day. This year's theme, 'Empower Your Financial Future,' encourages our members and the community to build a better financial future for themselves. Partner with us, and celebrate the FMCU difference!

**Join Us at Either Office on Thursday, Oct. 20 to Celebrate**

**FREE Electronics Recycling\***

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

**Food Trucks**

Check our website and social media for details.

**FREE Games**

**For the whole month of October, we're offering FREE secure document disposal and coin machine use (saving up to an 8% fee)!**

Help us spread the word to your family, friends, neighbors and co-workers about the FMCU difference. See you on Oct. 20!

\*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

# Help Us Keep the Bi-State Area Warm This Winter

**Monday, Oct. 24 – Saturday, Nov. 5**



**WARNERS' WARM-UP**  
Teaming up to keep the Bi-State warm since 2001

Participate in the area's 22nd annual coat drive by dropping off a new or gently used coat to either FMCU location. We also accept **cash donations**. This year, we hope to collect 75 coats and \$100 in cash!

Thanks in part to our members' contributions in 2021, which included 69 coats and \$50 cash, nearly 11,500 coats collected from more than 130 locations were distributed to 70 local social service agencies. Help us make our 2022 collection even better!

## Serve As an FMCU Volunteer Set Our Course for the Future

Our volunteers make a difference and set First Missouri Credit Union apart from other financial institutions. If you're interested in serving on our volunteer Board of Directors or one of our committees, or would like to learn more about how you can help, please contact our President/CEO Steve Poniewaz during our normal business hours, with your name, daytime phone number, email address and the best time to reach you.

- Call (314) 544-5050
- Email [sponiewaz@1stmocu.org](mailto:sponiewaz@1stmocu.org)
- Send a letter to 1690 Lemay Ferry Rd., St. Louis, MO 63125

**Save the date for our 2023 annual meeting, scheduled for Wednesday, Feb. 22! Watch our website and social media for all the details.**



The following items are available to view online at [www.1stmocu.org](http://www.1stmocu.org).

You may also request a hard copy by contacting us at [info@1stmocu.org](mailto:info@1stmocu.org) or (314) 544-5050.

- **Annual debit transaction disclosure**
- **Privacy policy notice**



### Fun Fact:

Your friends and family members may be able to enjoy the same FMCU benefits you know and appreciate! Share the FMCU difference today by referring them to us.

### Holiday Closings

Columbus Day	Monday, Oct. 10
Veterans Day	Friday, Nov. 11
Thanksgiving	Thursday, Nov 24
	Friday, Nov. 25 (close at 5 p.m.)
Christmas	Monday, Dec. 26 (observed)
New Year's	Monday, Jan. 2 (observed)

**(314) 544-5050**

**[www.1stmocu.org](http://www.1stmocu.org)**

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