



Quarterly Newsletter



Still Paying For Stamps?

Online bill pay and e-statements simple, easy and convenient

Who knew paying bills online could be so easy?

It's quick, convenient and less expensive alternative to writing and mailing checks each month.

Ready to get started? Just visit our website at www.joplinmcu.com, click on Online Banking/CU Online, log in, click Bill Pay tab for online bill pay and accept the terms and conditions and just follow the instructions.

There is a \$5.00 one-time enrollment fee.

However, sign up for E-Statements and you can enjoy bill pay **FREE** of charge! An email will be sent notifying you that your statement is ready to view through your CU Online program.

If you do **NOT** use your online bill pay for 3 months in a row it will become inactive and a monthly fee of \$2.50 will be charged to your account.

It's important that you let our offices know that you no longer want the bill pay so you do not receive this fee!

With our online bill pay you can cancel or modify a payment amount and/or the process date of any scheduled payments via our bill pay website on the payment process date.

If you should need assistance with our bill pay you will need to call 866-791-8033 or go to live chat via the bill pay site.



What Are You Waiting For?

Take Advantage Of **NO PAYMENTS** For **60 DAYS**

Are you still "thinking" about that new car or trade-in? Hurry before this offer ends on July 31, 2017!

Call or stop by and visit with Teresa at our 716 Pearl office or Laura at our 3301 Texas office

Set up AUTO PAY and receive .25% OFF your next loan with us!*

GET PRE-APPROVED TODAY

This does NOT apply to Home Equity Line of Credit Loans, VISA Credit Cards, Overdraft or Mortgage Loans

Falling For Our Home Equity Rates

3.50% APR
FOR 12 MONTHS!

WE PAY APPRAISAL

Limited Time Offer!

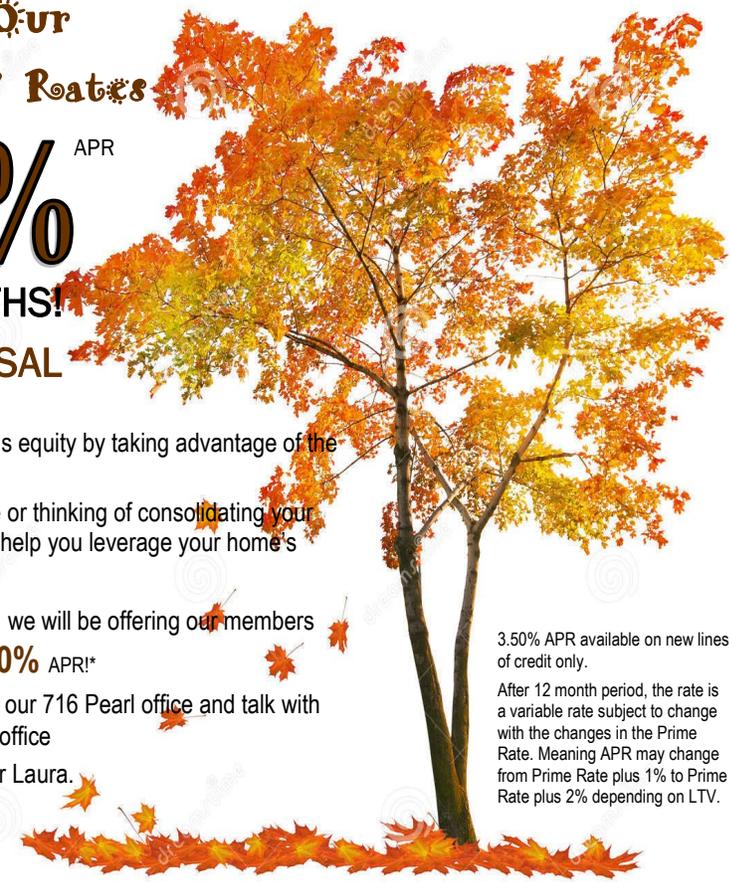
Make the most of your home's equity by taking advantage of the value you've been building.

If you are looking to renovate or thinking of consolidating your debt a home equity loan can help you leverage your home's value.

Beginning **AUGUST 1st** we will be offering our members this home equity rate of **3.50% APR!***

For more information stop by our 716 Pearl office and talk with Teresa or come by our main office 3301 Texas office and ask for Laura.

* Subject to credit approval



3.50% APR available on new lines of credit only.

After 12 month period, the rate is a variable rate subject to change with the changes in the Prime Rate. Meaning APR may change from Prime Rate plus 1% to Prime Rate plus 2% depending on LTV.



Traveling This Summer?

Don't Forget Our Shared Branching And ATM Program

Make traveling easier by using our Shared Branching

You can access your account with us at more than 5,000 branch locations nationwide!

One lingering misconception about credit unions is that we are less accessible than our megabank counterparts. However, recent data proves this completely false, CO-OP Shared Branching now checks in at third place—right behind Wells Fargo and Chase—for number of branches available nationwide. Credit unions today offer more locations than Bank of America (not to mention, access to over 30,000 ATMs through CO-OP which is more than any of the big banks offer. Shared Branching enables you to transact business with your regular credit union at the more than 5,000 “live teller” branches located throughout the United States. You also have access through 1800 self-service kiosks, many of which can be found within select 7-Eleven locations.

We know that things can happen while traveling, when you need money out of your account fast, need to make a deposit, or you forgot all about a payment being due, that’s when you need to remember shared branching. It’s easy, convenient and **there’s no charge to use this service!**

When visiting a shared branch it is extremely important that you bring your account number and your photo identification. Any shared branching location is unable to look your account up without this information.

When traveling and looking for a location that participates in this program, simply look for the shared branching logo or the ATM shared branching logo or visit online www.co-opsharedbranch.org for a list of all credit unions that are available.

Beginning June 15, 2017 there will be a new redesigned CO-OP ATM locator application for Android and Apple iOS through Google Play and iTune stores.

ATMs ONLY



SHARED BRANCHING

SAVE YOURSELF SOME FRUSTRATION WHILE TRAVELING! CALL US BEFORE YOU LEAVE

When traveling please be sure and notify our office of the dates you will be gone and we can mark your account as such so when using your debit card or VISA credit card you may avoid your card being temporarily blocked by our fraud department. You can call either office with that information.

A mortgage with us means much more than a home.

It’s the American Dream.

For our members, we make it your JMCU dream - a home to call your own.

Purchasing a home is one of the biggest decisions most people make. We want you to do it with confidence, so we’re with you every step of the way.

We have a range of mortgage options for any situation. Whether you are needing a conventional, FHA, VA, Investment Property loan or a second mortgage our loan officers can help you with that decision.

Stop by our loan department and talk with Teresa or Laura and let them help you find the right mortgage for you and your needs.

Thinking Of Buying A Home?



A FACT ABOUT HOME MORTGAGES -

It’s not always better to choose the longest amortization period on your mortgage. The payments will be lowest but you end up paying more in interest over the life of your mortgage.

ATTENTION ALL ATM/DEBIT CARD HOLDERS

Card Skimming Alert

We have become aware of a significant increase of skimming device fraud perpetrated at ATMs throughout the entire United States.



These are some things you need to know to protect your ATM/VISA Debit Card

Lightly tug the area of the card slot. Skimmers are usually attached with double-sided tape, in order to enable quick removal

Always inspect an ATM BEFORE SWIPING YOUR CARD. If something looks out of place, do not use it and contact the financial institution immediately or local police. Specifically look for an attachment on the ATM that contains a small hole pointed in the direction of the keyboard.

Skimming devices can be hard to spot, experts suggest putting your hand over the keypad every time you punch in your pin. If there is a camera you cannot see, that should obstruct its view.

Experts suggest never using your debit card at gas pumps. They are major targets for skimmers, and devices can be installed inside the door of the pump without the business' knowledge. This kind of device is almost impossible to spot. If you use a gas pump always use a pump that is closer to the station attendant—stay away from pumps hidden from the attendant's view. Always cover the gas pump or ATM keypad as you're entering your PIN in case a hidden camera is nearby. NEVER accept help from anybody at an ATM.

At retail stores and restaurants, never let your debit card out of your sight. Usually, skimming at those kind of businesses involve a collusive employee. Keeping a close eye on your card can prevent problems.

Regularly monitor your bank account for fraudulent charges or withdrawals. Contact the credit union immediately for any discrepancies.

Avoid device instructions that say things like "Swipe Here First" or "Use This Machine Only."

We all understand that things happen but being made aware of some things to look for may save you from becoming a victim of card skimming.

HOW DO SKIMMING DEVICES WORK?

A card skimmer scheme has two components:

- The **SKIMMER**: A small device that's generally inserted over the card slot. When you insert your debit or credit card, the skimmer records the data on the magnetic strip of your card. The card passes through the skimmer and enters the legitimate card reader. Your transaction, in most cases, will process as normal but your card data has been copied. Card skimmers are specifically made to duplicate or look similar to the card reader on to which it will be affixed to.
- The **CAMERA or KEYPAD OVERLAY**: A small camera is placed somewhere that it can record both the keypad and your fingers as you enter your PIN. In cases where a small camera is not used, there will be a keyboard overlay fitted on top of the legitimate keypad. The overlay records your PIN as you enter it.

If you suspect that a skimmer is affixed to a card reader, call the police and report it!

FREE Annual Credit Reports

AnnualCreditReport.com is the ONLY authorized source to get your free annual credit report under federal law.



Know where you stand financially at all times

Federal law allows you to get a free copy of your credit report every 12 months from all three of the major processing companies, Trans Union, Equifax and Experian.

It's quick, easy, and secure. Go to www.AnnualCreditReport.com



SMALL BUSINESS OF THE YEAR FINALIST FOR 2017

We want to thank our members, community and Joplin Chamber for selecting us as a finalist for the 2017 Joplin Small Business of the Year Award.

Even though we didn't win we felt extremely honored that we were one of the finalists.

We couldn't have done it without all of you!

We Want To Welcome...

Megan Cornwell to our credit union family.

Megan is a part time employee at our Texas office.

She is attending MSSU for a Business degree.

HOLIDAY CLOSINGS

JULY 4 - TUESDAY

**SEPTEMBER 4 -- MONDAY
LABOR DAY**



LOCATIONS

MAIN OFFICE



3301 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 am - 5:30 pm

Wednesday

10:00 am - 5:30 pm

DRIVE—THRU HOURS*

Monday, Tuesday, Thursday,
Friday

8:00 am - 5:30 pm

Wednesday

10:00 am - 5:30 pm

Saturday

9:00 am - NOON

*These hours apply to both locations

**ATM NIGHT DEPOSITORY
ONSITE AT BOTH LOCATIONS**

**Our Two \$500 Lee E. Fritts & George C. Patrick Commemorative
Scholarship Winners**

This year's scholarship essay was on "Community Connection."

Since we are involved in a variety of community projects we wanted to know what our youth of today are doing for the community.

We are pleased to say that Laurna Alumbaugh and Amy Walser were the two winners for 2017.

Laurna was unable to attend our annual meeting for the presentation due to finals but Amy Walser was there with her family. We wish both girls much success!

CONGRATULATIONS!



We are selling ice cream for CMN!

Stop by and purchase a cone or ice cream sandwich for \$1.00

All money goes to Children's Miracle Network



The Right Way To Give Kids An Allowance

Courtesy of KIDS AND MONEY

Today, 70% of kids get an allowance. While many parents use this device to reward children for doing their everyday chores, many of the moms and dads say they prefer to use the weekly dole as a teaching tool - a way to help their children learn about budgeting, trade-offs, and critical thinking about their money.

Reward Extra Effort Only—don't tie regular chores to the allowance. You want your children to understand that being a part of the family requires doing some tasks for which you will not be compensated—say stacking the dishwasher and keeping your room clean. You can, however, give a bonus for odd jobs above and beyond expectations.

Make It A Budgeting Exercise—some experts recommend giving \$ a week for each year of age, so a 10 year old would get \$10. Or, work out what you expect them to pay for—say snacks at school or new videogames—and figure the right amount from there. Then, as your child gets older, have him or her start covering larger purchases you would normally make. You might let a teen manage the \$300 you have budgeted for back-to-school clothes. If the teen spends his funds too fast, leaving himself no money for gas, he will be reminded each time he takes the bus to school the rest of the week. Let them experience the consequences. No bailouts..

Instill Lifelong Habits — Just 1% of parents surveyed by the American Institute of CPAs say their kids set aside any money. Encourage better behavior in a younger child by establishing separate piggy banks for spending, saving, and giving, then let them choose a charity to donate. Help tweens or teens set a specific savings goal, and consider a "Mom and Dad" match of, say, 25% up to the first \$100 saved. Nothing will get a child more excited about saving than the promise of more cash.

Interesting Facts About Money

- A dime has 118 ridges around the edge, a quarter has 119
- If you toss a penny 10,000 times, it will not be heads 5,000 times, but more like 4,950. The heads picture weighs more, so it ends up on the bottom
- Paper money is made from cotton
- The face of a penny can hold about 30 drops of water
- There are 293 ways to make change for a dollar



Have a Safe and Happy Summer