



Coming in 2024: Our main office is getting a new look!

At our annual meeting in February, First Missouri Credit Union announced our plan to replace the current office on 1690 Lemay Ferry Road with a larger space to accommodate our growing needs. We're happy to report that the board of directors approved this plan in June!

This location will remain open regular business hours during construction; however, **our on-site ATM is not available during construction.** Visit Century Credit Union two blocks north for fee-free access. We appreciate your patience while we transition to a place where we're able to serve our members and the community even better than we do now.

Watch our website and Facebook page for the latest updates!



HAPPY INTERNATIONAL CREDIT UNION DAY

Every year, First Missouri Credit Union celebrates International Credit Union Day, which is a worldwide recognition of the good that credit unions do across the globe. This year marks the 75th anniversary of celebrating the credit union difference. We look forward to continuing that work for our members.

For the entire month of October, we'll offer FREE secure document disposal and coin machine use – a fee savings of up to 8%!

Spread the word to your family, friends, neighbors and co-workers about the FMCU difference! And watch our website and social media pages for more ICU Day activities to come.



A new name & a new rate

Our 'preferred share account' is now called 'money market account'

When you're ready to take your savings to the next level, you're ready for a First Missouri Credit Union money market account, previously known as our preferred share account. Once you've built up your savings to at least \$2,000, higher dividends with access are available to you! And since we offer tiered rates, the higher your balance, the more dividends you earn.

Contact either of our offices to learn more and get started!

*APY=Annual Percentage Yield. Rates are subject to change without notice. Contact FMCU for complete details.

Now earn
3.50% APY!

Our high-interest checking just got better

The only thing that's better than free checking is checking that pays you! With our high-interest checking account, you'll earn great dividends, plus up to \$10 in ATM fee refunds.

Each month, simply:

- Have a minimum of 15 debit card purchases post to account.
- Have a minimum of one ACH credit or debit post to account.
- Receive e-statements.

And if you don't meet the requirements in any given month, there's no penalty, simply try again the next month. Along with no monthly fee or minimum balance requirement, there's no account that's better.

Contact either of our offices to learn more and get started!

*APY=Annual Percentage Yield. Rates are subject to change without notice. Balances greater than \$10,000 will receive 0.25% APY. If monthly qualifications are not met, the full average daily balance will earn 0.10% APY. Contact FMCU for complete details.

Annual coat drive needs your help

Monday, Oct. 23 – Saturday, Nov. 4



Once again, we're teaming up with Kurt Warner's First Things First Foundation to keep the bi-state area warm this winter. Please help us by dropping off a new or gently used coat at either FMCU location. We will also accept cash donations. **This year, we hope to collect 50 coats and \$250 in cash!**

In 2022, our members' efforts helped the area collect more than 8,600 coats and warm winter items from nearly 160 locations, which were shared with more than 80 social service agencies. We appreciate whatever you can do to keep our neighbors warm!

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

Make the changes you want to see

Serve as an FMCU volunteer



Our volunteer Board of Directors, Supervisory Committee and Credit Committee are just one of the things that sets First Missouri Credit Union apart in our community. If you're interested in serving or learning more about how you can help, please contact our president/CEO Steve Poniewaz with your name, daytime phone number, email address and the best time to reach you.

- Call (314) 544-5050 during business hours,
- Email sponiewaz@1stmocu.org, or
- Send a letter to 1690 Lemay Ferry Rd., St. Louis, MO 63125

Save the date for our 2024 annual meeting, scheduled for Wednesday, Feb. 28! Watch our website and social media for all the 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 your card settings in our mobile app.

Save the date

Join us at these FMCU-supported community events:

Taste of Lemay-Affton Food and Business Expo

Friday, Oct. 6

Get FMCU news sooner with e-statements, available in online banking!

Lemay Child and Family Center Stand Up for Kids Comedy Night

Friday, Nov. 10

Holiday closings

Columbus Day	Monday, Oct. 9
Veterans Day	Saturday, Nov. 11
Thanksgiving	Thursday, Nov 23 Friday, Nov. 24 (close at 5 p.m.)
Christmas Day	Monday, Dec. 25
New Year's Day	Monday, 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

Main Office

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