

## It's the Most Rewarding Time of the Year

Shop  
Nov. 25 – 30  
**Earn 5X**  
Cash Back\*

Shop  
Dec. 1 – 31  
**Earn 2X**  
Cash Back\*

This time of year is filled with rewarding experiences: spending time with friends and family, enjoying holiday traditions and picking out the perfect gifts for those on your shopping list. First Missouri Credit Union is here to make it even more rewarding with our credit card offer!

**Earn up to five times cash back**  
on purchases made with your FMCU Visa® Platinum credit card!\*

In addition to our limited time offer, check out these everyday benefits:

- No annual, balance transfer or cash advance fees
- Fixed, low rates
- 25-day, interest-free grace period on purchases
- And much more

Make this season the most rewarding of all! Click, call, or stop by to learn more and apply.

\*5x cash-back rewards offer valid on purchases made from midnight on 11/25/20 through 11:59 p.m. on 11/30/20. 2x cash-back rewards offer valid on purchases made from midnight on 12/1/20 through 11:59 p.m. on 12/31/20. Balance transfers and cash advances are ineligible for this offer. All credit card applicants are subject to credit qualifications and member eligibility. Contact FMCU for complete details.

## President/CEO Steve Ogolin to Retire After 40+ Years with FMCU

First Missouri Credit Union President and CEO Steve Ogolin will retire in January, after 40+ years with the credit union. During his tenure, Steve ushered First Missouri through a name change, from St. Andrew Credit Union, and into the 21<sup>st</sup> century by adding debit cards, telephone, online and mobile account access, plus an expanded network of branches and ATMs. He also grew the credit union from \$6 million in assets to \$80.6 million in assets and more than 9,500 members.

A life-long supporter of the credit union movement, Steve supported Credit Union Service Organizations,

the Corporate Credit Union, Heartland Credit Union Association and the St. Louis Chapter of Credit Unions. He also serves on the Lemay Chamber of Commerce Board of Directors.

The credit union's Vice President of Member Services, Steve Poniewaz, will step into the President/CEO position in January.



### INSIDE THIS ISSUE

- 2** • Warners' Warm-Up Coat Drive Is Going Virtual  
• Still Here for You  
• Become an FMCU Volunteer & Be Part of the Credit Union Difference  
• Cardholder Purchase & Travel Notice

- 3** • Those Free COVID-19 Money Offers on WhatsApp & Facebook Are Scams  
• Annual Debit Transaction Disclosure  
• Privacy Policy Notice

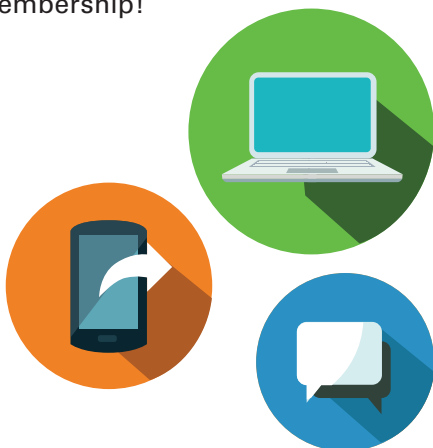
- 4** • Mark Your Calendar

## Still Here for You

First Missouri Credit Union is open and serving members! If you prefer to avoid our lobbies, we can take care of you through:

- Virtual Branch online banking, log on at [www.1stmocu.org](http://www.1stmocu.org)
- Mobile app
- Phone: (314) 544-5050
- ATMs, including CO-OP ATMs
- Drive-thrus, including CO-OP shared branches

As always, we appreciate your membership!



## We're Going Virtual for the Warners' Warm-Up Coat Drive

The 20th annual Warners' Warm-Up coat drive looks different this year, but we need your help as we support the Kurt Warner First Things First Foundation. Please donate a 'virtual coat' at [kurtwarner.org/warmup](http://kurtwarner.org/warmup). You can also donate cash at either of our offices. We appreciate your support as we help keep the bi-state area warm during the chilly winter months.

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

## Become an FMCU Volunteer & Be Part of the Credit Union Difference

First Missouri Credit Union would be nowhere without the support and dedication of our volunteers. You have the opportunity to become part of this group and set the course for your credit union's future.

If you're interested in serving on our Board of Directors, Credit Committee or Supervisory Committee, please contact Steve Poniewaz, Vice President of Member Services. 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.



## 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.

# Those Free COVID-19 Money Offers on WhatsApp & Facebook Are Scams

Have you seen a message on WhatsApp or Facebook offering you free help during the pandemic? People have reported seeing messages that seem to be from big-name brands. These messages all offer money to people who need it – through grants, coupons for food support or other giveaways. But they're all fake, and not from those companies at all.



You might get this kind of message, in English or Spanish, from a friend or contact. The message tells you to click a link to get your money. If you click, you might find a survey to take. Or they might ask you to enter your name, address, phone number or other information. And they might ask you to forward the message to several friends to be eligible to collect.

But what these messages are really doing is running a phishing scam to collect your information (and your friends' info), and possibly putting malware on your phone, tablet or computer if you click the link. There's no money to get, and no help to be had. Just scammers. It could have been a real (and hopeful) friend who forwarded that message to you – but it could have been a scammer who hacked your friend's account.

So, what do you do if you get one of these messages?

- **Don't click on any links.** They could download malware, expose you to even more scams or add your phone number to lists sold to other scammers.
- **Delete the messages** – and certainly don't share them.
- **Call the friend who shared the message.** Did he or she forward it to you? If not, tell him or her the account might have been hacked.

Source: [consumer.ftc.gov](https://consumer.ftc.gov)

## Annual Debit Transaction Disclosure

You may use your First Missouri Credit Union Visa debit card to initiate both Visa signature transactions, commonly referred to as *credit* transactions, as well as Visa PIN transactions, which are referred to as *debit* transactions.

To initiate a Visa signature transaction, you may sign a receipt, provide a card number or swipe your card at a point-of-sale terminal, and select Credit. To initiate a Visa PIN transaction, you may use your personal identification number to authorize the purchase or select Debit on the point-of-sale terminal. It is important to note that ATM transactions and processes are considered Visa PIN activities.

The distinction between Visa signature and Visa PIN transactions determines whether you will enjoy certain rights and protections applicable only to Visa signature transactions. The Visa Zero Liability coverage, \$50 consumer loss cap, provisional credit policies of Visa and the Visa chargeback and dispute resolution services are only available when you choose to use your First Missouri Credit Union Visa debit card as a Visa **signature** transaction by selecting Credit or signing a receipt. These cardholder advantages are not extended to Visa PIN transactions.

For questions regarding this disclosure and the use of your First Missouri Credit Union Visa debit card, please contact the credit union.

## Privacy Policy Notice

First Missouri Credit Union's privacy policy is reviewed annually and available for review 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. These important guidelines determine how we handle your personal financial information and help ensure a high standard of confidentiality.



## MARK YOUR CALENDAR



### International Credit Union Month

Thursday, Oct. 1 – Saturday, Oct. 31

Each year, we celebrate International Credit Union Day to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year's global health crisis has been trying for many communities around the world, but we stayed true to our cooperative principles and stepped up during this time of economic uncertainty.

This year's theme "Inspiring hope for a global community" reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support.

**Thursday, Oct. 15**  
9 a.m. to noon • Main office

Drop off your electronics to recycle at our one-day event!\*

Instead of celebrating for just one day, we're extending the celebration for the whole month! Please join us for free:

- **Secure document disposal:** Bins for paper shredding will be available.
- **Coin machine:** Enjoy free counting and sorting.

Also, be sure to watch our Facebook page for live events during the month and posts on how our members benefit from the First Missouri Credit Union difference!

\* 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

### Christmas Savings Account Transfer

Thursday, Oct. 1

If you've saved for the season with a First Missouri Credit Union Christmas Savings account, your funds were transferred into your primary share account to help with seasonal expenses.



### Holiday Closings

Our offices will close to observe the following holidays:



Columbus Day  
Veterans Day  
Thanksgiving

Monday, Oct. 12  
Wednesday, Nov. 11  
Thursday, Nov. 26  
Friday, Nov. 27 (close at 5 p.m.)  
Thursday, Dec. 24 (close at 1 p.m.)  
Friday, Dec. 25  
Thursday, Dec. 31 (close at 1 p.m.)  
Friday, Jan. 1

Christmas

New Year's

Remember, even when we are closed, you can still access your accounts with Virtual Branch online banking, our mobile app and your Visa debit card.

### 2020 Annual Meeting\*

Wednesday, Feb. 24

Watch our website and social media for information, or check the mail for your personal invitation.

\*The decision to hold an **in-person** meeting will depend on St. Louis County's COVID-19 social distancing requirements.



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.  
Friday 9 a.m. - 5:30 p.m.

#### Drive Thru Hours

Mon.-Thurs. 9 a.m. - 5:30 p.m.  
Friday 9 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.  
Friday 9 a.m. - 5:30 p.m.  
Saturday 9 a.m. - noon

#### Drive Thru Hours

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

#### Virtual Branch 24/7 Internet Account Access

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

#### FMCU Mobile App

Apple App Store and Google Play

#### Email

[info@1stmocu.org](mailto:info@1stmocu.org)

#### Credit Union Shared Branch Locations

To locate one of the 5,600+ shared branches near you, log onto [www.1stmocu.org](http://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](http://www.1stmocu.org) and click on CO-OP ATM at the bottom of the page.