We are making strides

The calendar pages keep turning, a constant reminder we are moving into fall, and the holidays are just around the corner. The leaves will begin changing colors and your Credit Union is changing too. We are working to add services and products you have been asking for.

We would like to thank all of our members who have taken advantage of the new services implemented at Division 10. We look forward to continued growth through the help of our membership. Division 10 understands many members may not be comfortable yet with the new services available, but we are here to help, that will NEVER CHANGE! During this time of transition the Credit Union would like to ask for your patience and understanding; as we work to grow for you.

I would personally like to apologize for any inconvenience you may have experienced in trying to reach us. The phones have been ringing off the hook and our front doors are revolving non-stop many days. Tammie and Tonya have been working countless hours for you as we transition into these new programs. We are excited about our Division 10 family growth in so many areas and hope you are as well.

We would love to have you stop by the office on Friday, December 8th from 10am – 2pm for a cup of wassail and homemade Christmas treats. You will be able to appreciate the beautiful artwork, we are honored to hang on our walls, compliments of the very talented Alma and Delbert Curry. I look forward to this journey together and am excited for the successes to come.

Lindi Rains

Since 1948, International Credit Union Day has been marked as a celebration of the movement, and those who support and work in the credit union industry. To mark the occasion, let’s play ‘Did you know? Credit Union Version!’

Members (YOU) own Credit Unions

Credit Unions are not-for-profit, therefore we do not pay investors; which allows us to offer lower interest rates on loan products, no “admin” fees; all the while making the loan process simple, your life easier and your pocketbook fatter!

There are 119 Missouri Credit Unions

Division 10 is changing and growing in the right direction

October 19, 2017
Feel the love from Your Credit Union. We are thinking of you, your family, your schedule and your finances as we near this holiday season. We think you may be interested in some of the new services we are now offering……

**Christmas Club** – Yes, it is here… a designated account for your Holiday Savings. Club accounts will earn the same dividend as your regular share account, we will help you STAY disciplined in keeping your Holiday Savings growing……You will be smiling next October, when you receive that “kickstart” for your holiday spending!

**Gift Cards** – Let us help with your Gift Giving! Beginning in November, all occasion cards will be available. You can now get your VISA Gift Cards right here at your Credit Union.

**Gift Wrapping** – Too busy to shop? Deposit funds in your loved ones account and we’ll turn that love into a gift card with a special gift receipt! Christmas Shopping – DONE!

And just to top it off………. we are now offering…….

**Skip-A-Payment**  What in the world does that mean?  It means if you have a loan with us……. You may qualify to take advantage of the Skip-A-Payment Program….. make your November payment….. and not another payment until 2018!

Some restrictions may apply.

Yes – you read it correctly! You can find all the program details and the required form on our website, call or stop by the Credit Union!

~ With Love

Your Credit Union

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**A Thankful Members story….**

Before getting in too deep, I want to say that I love Division 10 and everything they have done for us while we searched for cars numerous times in the last several years. Recently, Division 10 got themselves a new manager. Let me tell you, the changes they have made have been great! From online banking, to offering GAP coverage. That’s what I want to talk about. Sit tight, you want to hear this!

At the beginning of July 2017, we bought my dream car with Division 10. It was a beautiful 2008 BMW 328xi. I honestly never wanted any other car after I drove that one. Lindi was helping with our loan and had emailed us, offering the gap coverage. At first I said no. I mean, why did I want to add $6 to my payment per month. But, for some reason, on a second thought, I said, ”It’s only $6. Sure go ahead and put that on there.”

A very short 3 weeks later, on July 24, 2017, we needed that GAP coverage. We were coming home from a day trip out of town, driving down I-55. We topped the hill at the 114 southbound mile marker, and before we got to the bottom of the hill, the tire on the front drivers side flew off and we were thrown into the steel cables. It took almost a quarter of a mile to get the car to finally stop. I stood in the median, hugged my kids and thanked God we were alive. My car though? Was totaled. I didn’t need an insurance adjuster to tell me that.

Once insurance gave us the quote for what the payout check would be, we found out we would have been $2,000 in the hole. But that $2,000? We didn’t have to pay a dime of it, because of that GAP coverage that Division 10 now offers.

Did I mention, we didn’t even get to make our first payment yet? Yet, the GAP coverage came in and saved us! The bigger picture is everything!

~ Jana
Great Grades Rewards

Education is the Foundation for Your Future
Get rewarded for your hard work with our Great Grades Rewards Program!

Here’s how it works:
✓ Offer valid for Kids Klub or Savvy Saver Div 10 Members
✓ Receive $1 per “A” or equivalent on your report card
✓ Earn up to $5 per quarter and $20 per year. Great Grades Rewards are deposited in your Division 10 share account

Due Dates:
1st Quarter Report Cards .......... redeem no later than November 15
2nd Quarter Report Cards .......... redeem no later than January 15

Redeem Online, in Person, by Mail, Fax or Email

If you haven’t strongly encouraged your children, grandchildren, even your nieces and nephews to become a member… Add it to your list… Let your Credit Union help foster a future of mindful consumers, investors, savers and givers!

It All Adds Up!
Open an account for a special child in your life….when only 2 family members opt to invest $5 per week into their account…. Graduation rolls around…just like that nearly $12,000 for that first year of college.

Highway Hero Honoree Scholarship is a member funded, not for profit scholarship to be awarded to our eligible Savvy Saver Members. We want to facilitate investing in our young members’ futures and thus, we’ve started the first ever scholarship program here at Division 10.

Our Annual Golf Tournament Fundraiser along with any contributions from our members will determine how many scholarships we will be able to award each year.

To contribute, you can simply complete a form to have a recurring amount automatically drafted from payroll or any account, at any frequency.

As little as .50¢ per week from each of our members…equals more than $35,000 in scholarship money!!

If you would like to contribute, apply for a scholarship, or volunteer to be a member of our Scholarship Selection Committee, please check out our website.

Pennies are Powerful

Gather your Golfing Buddies
REGISTER NOW

Rainout date: May 12, 2018
Participants need NOT be Credit Union Members
SHOUT OUT…..
It Pays to Participate

Membership Drive
Custom Division 10 Coolers
Tyrese Wims
JJ Lemmon
Amy Graham

Going Green Promo
Memorial Day BBQ Set
Jeff Byrge

Website Launch Mailing List
Visa Gift Card
Kristy Pettit

Questions?
Want to know more about our Lending Promos?
Contact these smiling faces today!

Follow us on Facebook
Fall in Love with our Website

www.div10cu.com

Be sure we have your email address….
And now, you can sign up to receive text message alerts…
We don’t want you to miss any lending promotions or giveaways!

Mark Your Calendars
Our office will be closed

Columbus Day - Monday, October 9th
Veterans Day – Friday, November 10th
Thanksgiving Day – Thursday, November 23rd
Christmas Day – Monday, December 25th

Get your Flu Shots
You can stop by and pick up your 2018 Calendar the last week of October

Get S’More Cash Lending Promo ends October 31st

Holiday Open House 10am – 2pm
December 8th