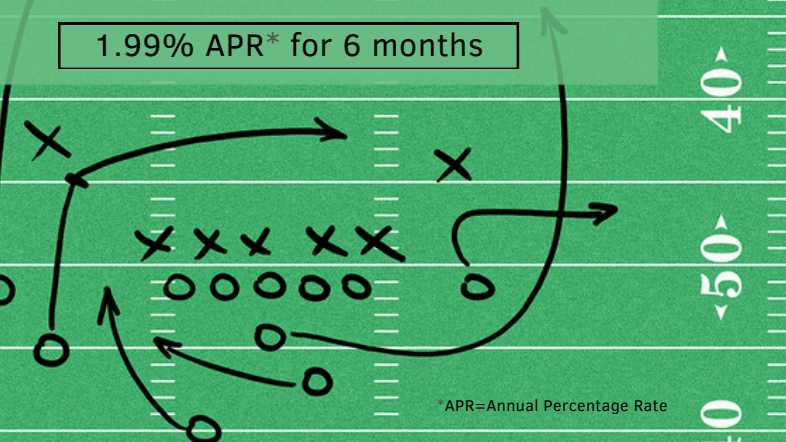


CHANGE YOUR FINANCIAL GAMEPLAN

1.99% APR* for 6 months



*APR=Annual Percentage Rate

Now is the time to make a fresh play to score your financial goals with our low introductory rate of 1.99% APR for 6 months on purchases and balance transfers when you open a new credit union credit card by December 7, 2024.

Already have a M-O FCU credit card? Receive the 1.99% rate for 6 months on balance transfers completed by December 7, 2024.

ADOPT-A-HIGHWAY

Tiffanie & Jeanie stepped outside the office and dedicated their time to clean litter from



the ditches as part of the Adopt-A-Highway program. M-O FCU collaborated with other Huron credit unions, representing the SD Central Chapter of Credit Unions, to fulfill this annual volunteer initiative.

CHRISTMAS OPEN HOUSE

Thursday, December 5th
8am-5pm

Friday, December 6th
8am-5pm



Caramel & frosted
cinnamon rolls will
be served!



SKIP-A-PAYMENT

Skip either your November or December loan payment(s) to put extra spending money in your pocket! Just fill out a Skip-A-Payment form and submit it a minimum of ONE WEEK before your loan payment due date.

You can find the form in the following ways:

- Print the last page of this newsletter,
- Stop by and pick one up,
- Go to www.m-ofcu.com and select "Services: Forms & Applications,"
- Ask us to email you a form.

** Must qualify. See M-O FCU for full details. The cost per loan is \$25.*



HALLOWEEN OPEN HOUSE

Pictured are some of the visitors we had stop by for our Halloween fun!



2025 CALENDARS

Stop in TODAY - we have 2025 Wall Calendars & 2025 Pocket Planners available free to our members!



FEDERAL BUILDING OFFICE CLOSED

Jon Baum was the last member served in our office at the Huron Federal Building on Wednesday, September 25, 2024.



Credit Union Information

Mailing Address & Physical Address

1730 Dakota Ave S
Huron, SD 57350

Website

www.m-ofcu.com

Phone

(605) 353-9977

Fax

(605) 353-1732

Hours

Lobby

Mon-Fri: 8am-5pm

Drive-Thru

Monday-Thursday:

8am-5:30pm

Friday: 8am-6pm

Saturday: 9am-12pm

Holiday Closings

Veterans Day

Monday, November 11

Thanksgiving Day

Thursday, November 28

Christmas Eve

Tuesday, December 24

Open 8am-12pm


Christmas Day

Wednesday,
December 25

PACKING FOOD FOR THE BACKPACK PROGRAM

Every Wednesday in October the SD Central Chapter of Credit Unions gathered to pack food for the United Way Backpack Program. The food was distributed to local schools each week to feed approximately 580 youth at 9 different schools. The bags included meal and snack options to ensure these children have food, as school lunches are not available on weekends.






Skip-A-Payment

Must be received at M-O FCU at least ONE WEEK PRIOR to loan payment date.

Name: _____

Loan # or Type: _____

Account #: _____



Indicate the month you wish to skip your loan payment(s):

☐ November
OR
☐ December

Indicate payment method for fee(s):

☐ Cash
☐ Check
☐ Direct from my M-O FCU Account (see below)

Acct # _____ * Payment will be withdrawn upon receipt of completed form

☐ Savings
☐ Checking
☐ Other _____

*** Skip-A-Payment will not be processed without ALL required signatures ***

Signature _____

Co-Borrower Signature (if applicable) _____

Date _____

Date _____

By skipping your loan payment by one month, you authorize M-O FCU to extend your final loan payment. Finance charges will continue to accrue on your unpaid balance. All accounts must be in good standing to take advantage of this offer. Mortgages, VISA®, single pay, ODP, commercial and student loans do not qualify.

Number of payments to be skipped:

- One (1) monthly payment
- Two (2) semi-monthly payments

- 2-3 bi-weekly payments
- 4-5 weekly payments

CREDIT UNION USE:

of Loans: _____

Staff Initials: _____

Date: _____