

**Official Notice of
2013 Annual Meeting**
To all Co-op Credit Union members residing at the address to which this notice was mailed:

This serves as an official notice of the Annual Meeting of the Co-op Credit Union of Montevideo.

As a member of the Co-op Credit Union, you are invited to attend the

**ANNUAL
MEETING**

**Tuesday
April 23**

6:30 PM

**Community Center
in Montevideo**
(The Senior Citizen Center)



In addition to our other ways of preventing, detecting, and resolving fraud, we offer Verified by Visa, a free, simple-to-use service that confirms your identity with an extra password when you make an online transaction. When

you make purchases at participating online stores, you'll validate your identity by entering your password in a special Verified by Visa window. This gives you added safety and reassurance that *only you* can use your Visa card online when shopping at participating merchants.

VERIFIED by VISA ACTIVATION

There are three easy ways to activate Verified by Visa.

1. Anytime via the Verified by Visa Web site

- Visit www.visa.com/verified and enter your card number.
- You can create passwords after your identity is verified.
- You can also cancel Verified by Visa enrollment while shopping online.

2. While shopping online

- After you have entered and reviewed billing, shipping and card information, a Verified by Visa activation screen appears.
- You can create passwords after your identity is verified.

3. Through your Credit Union's Web site

- You can access your Credit Union's Web site and click the link provided.
- You can create a password after your identity is verified.
- You can also cancel Verified by Visa enrollment.

Verified by Visa is a free service for our Credit Union members. For more information, go to our Web site at www.co-opcreditunion.com or give us a call at: 320.269.2117 or 800.967.1709.

**2012 IRA Contributions
Can Be Made Through
Monday, April 15**

You can still make a contribution to your Individual Retirement Account for the 2012 tax year. Contribute up to \$5,000 (\$6,000 if you are age 50 or older) to either a traditional IRA or a Roth IRA. For all the tax details, check out Publication 590 at www.irs.gov or contact your tax adviser.

A Traditional IRA is a great way for lowering your 2012 income tax bill. Plus, you will be saving for the future. Stop by the credit union and open your 2012 IRA today.

**APRIL
15**

Rates are low

Get pre-approved for a Credit Union Loan



Need new wheels? Whether you are buying a new vehicle or one that's just new to you, financing with your credit union can be a better deal, even if the dealer is touting 0.0% percent loans. Ask us to show you how.

Your Co-op **Credit Union**

Remember...

Credit is our middle name

"We're your financial home"

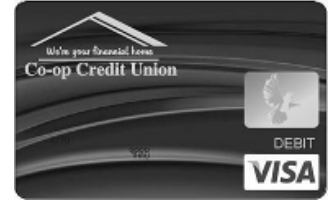
New Changes to Credit Union Debit Cards

In our continuing effort to keep our members safe from Internet fraud, we have made some new enhancements to our debit card program. More and more fraudulent transactions are originating from foreign countries. Because of this, we have added the following security measure to our debit card program.

Foreign Internet transactions are being blocked because of the increase in e-Commerce fraud.

If you need to do a foreign transaction, just notify your Credit Union and we will set up your account so the foreign transaction can go through.

TRAVELING OVERSEAS?



It is also important to inform the Credit Union if you will be traveling overseas.

If you let us know the date you're leaving and the date you'll return, we will set up your account to allow transactions to be approved on your debit card in the country you'll be visiting for the time you are there.

CO-OP CREDIT UNION FEE SCHEDULE

(Effective June 1, 2013)

Checking & Savings Accounts

Overdraft Fee per Item	\$25.00
Return Fee per Item	25.00
Statement Copy	5.00
Stop Payment	15.00
Hourly Rate for Account Reconciliation	35.00
Hourly Rate for Account Research	35.00

Checking Accounts

Check Collection Fee	15.00
Canceled Check Copy	1.00
Counter Check (per item)	1.00

Wire Money

Incoming Wire Fee	10.00
Outgoing Wire Fee (Need by 1 PM)	20.00
Outgoing International Wire Fee (Need by 11 AM)	45.00
Outgoing Domestic Western Union (Need by 3 PM)	25.00
Outgoing International Western Union (Need by 11 AM)	50.00

Miscellaneous Services

Coin counting for Members	Free
Coin counting for Non-Members	2%
Outgoing Fax (1st page \$5; add'l pages \$1 each)	5.00
Incoming Fax, per Page	1.00
Notarization for Members	Free
Notarization for Non-Members	1.00
Photocopies for Non-Members	0.25

Official Checks and Money Orders

Cashier's Check	\$ 1.00
Money Order	0.75

Printouts and Schedules

Computer Printout	1.00
Amortization Schedule	5.00

Miscellaneous Fees

Inactive/Return Mail Fee (Quarterly)	5.00
Credit Bureau Investigation	5.00
Levy or Garnishment	25.00

Plastic Card Replacement

Replace Check Card	25.00
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Annual Fees

Health Savings Account (HSA) Annual Fee	20.00
Visa Credit & Check Cards for Members	None

Safe Deposit Boxes: Annual Fees

(Montevideo and Benson)

Size: 3x5	18.00
Size: 5x5	25.00
Size: 3x10	30.00
Size: 5x10	40.00
Size: 10x10	75.00

Annual fees are due on December 1st each year.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U. S. Government Agency.

