

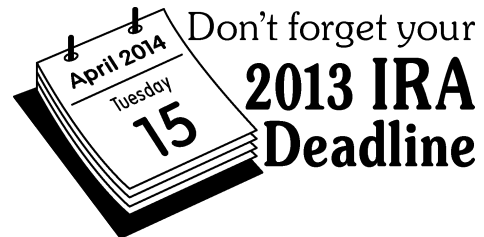


**CO-OP
Credit Union**

"We're your financial home"

CCU News

April 2014



Official Notice of 2014 Annual Meeting

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 29, 2014

6:30 PM

Community Center in Montevideo
(Senior Citizen Building)

2013 IRA Contribution Deadline Is Almost Here

Don't forget that April 15, 2014 is the last day for opening an IRA, HSA, ESA or contributing for tax year 2013. This applies to traditional IRAs, Roth IRAs, HSA's, and ESA's. If you have any questions about opening or funding any one of these accounts please contact us!

IRA Beneficiary Designations Should Reflect Life Changes

Are you updating your beneficiary designations to reflect the changing circumstances in your life? Updates to your beneficiary designations may need to be made upon life changing events such as marriage, divorce, the birth of a child, or the death of a previously named beneficiary to insure your wishes are carried out.

In particular "no beneficiary" situations can be especially problematic after the death of an IRA owner. When there is no beneficiary, the IRA assets default to the IRA owner's estate. A "no beneficiary" situation can occur because a beneficiary was never designated for the account, or because the named beneficiaries predeceased the IRA owner.

"No beneficiary" situations can add to the expense and stress of the survivors who are dealing with the problems that can occur in these situations.

SWITCH TO E-STATEMENTS!



ALL MEMBERS WHO HAVE E-STATEMENTS HAVE A CHANCE TO

WIN A \$100.00 GIFT CARD!

ASK A MEMBER SERVICE REPRESENTATIVE FOR
DETAILS!

OFFER ENDS APRIL 30TH 2014



Remote Deposit Capture: We are in the beginning stages and there will be more to come!

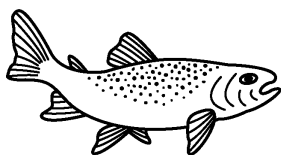


SAVE BIG with our low **Auto Loan** rates!

*Rates are low as 1.95 % APR**

If you are in the market for a new vehicle, check out our low rates! Contact a loan officer to get pre-approved.

Advertised rates for loans may vary due to credit rating. All loans are subject to approval. Certain restrictions apply. Rates may change without notice. *APR=Annual Percentage Rate



Make sure nothing fishy is going on

Get your free annual credit report at www.annualcreditreport.com

To order your free credit reports, visit annualcreditreport.com, call 1-877-322-8228, or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

You'll Smile when you
GO MOBILE



Go Mobile with your Co-op Credit Union

Your credit union recognizes that mobile devices, social networks, and e-mail are the present and future means of communication. We know that our members are looking for convenience and efficiency in every aspect of their lives. Our Mobile Money provides members ultimate convenience and control when it comes to their finances, the service is safe and free.

CU members can access their accounts almost anywhere with Mobile Money. With the new and improved downloadable app for iPhone, iPod Touch, iPad, and Android devices, some of the latest features include:

- * Account balances
- * Transaction history
- * Transfer funds between accounts

If you're looking for the utmost in mobile convenience, grab your mobile device and visit www.co-opcreditunion.com and get signed up today!



"We're your financial home"

Four Locations to serve you!

| | |
|-------------|--------------|
| Montevideo- | 320.269.2117 |
| Benson- | 320.843.4210 |
| Canby- | 507.223.5737 |
| Willmar- | 320.235.1573 |