



"We're your financial home"

CCU News

October 2014

Your Co-op Credit Union is hosting an



Smart Driver Course

Saturday, October 11

9:00 AM

Credit Union Meeting Room

(Use front door)

**There is no cost to Credit Union members,
but we only have 20 seats available so register
now.**

It is on a first-come first-serve basis.

Contact Dustin Citrowske to register by calling
320.269.4670 or email
dustin@co-opcreditunion.com

PLEASE REMEMBER

***YOU ARE ONLY ALLOWED A TOTAL OF SIX(6)
TRANSFERS A MONTH FROM YOUR SAVINGS
ACCOUNT WHICH INCLUDE ANY OF THE
FOLLOWING: VIRTUAL BRANCH TRANSFERS,
TELEPHONE TRANSFERS, PREAUTHORIZED
AUTOMATIC WITHDRAWALS, AUTOMATIC ACH OR
OVERDRAFT TRANSFERS.***

Remote Deposit Capture Coming Soon

Have you ever had checks that you needed to deposit into your checking account, but just couldn't find the time to get to the Credit Union or didn't have a stamp to mail it? If this is YOU, then Remote Deposit is the perfect solution to your problems. Our Remote Deposit "APP" is simple to use and easy to download from the Apple App Store for an Iphone or the Google Play Store for an Android based phone.

Members take a photo of the check using the "APP" they have downloaded. If the image passes the quality check, the image is then processed and the data is sent through the check review process. If the deposit passes all phases of the review, a message is then sent back to the user that the check was accepted. If it does not pass, then the user is notified that the check was denied along with the reason for the denial.

Once the deposit is accepted, it is included in a posting file and depending on the time the deposit is made it may be credited to your account the same day or the next business day.

Eligibility for Remote Deposit Capture is subject to Credit Union approval.

IN THE NEWS:

The Home Depot, Supervalu, and Dairy Queen are just some of the major retailers that have recently announced that their systems have been breached and that customer's payment cards may be at risk. Co-op Credit Union takes these card breaches very seriously. Additional fraud monitoring will occur on accounts that we have been notified may be compromised. The credit union is reviewing these situations closely and may be contacting members to ensure transactions are valid. We do not currently plan to reissue affected cards due to the frequency in occurrence of these types of breaches.

Members who believe their debit or credit cards may be affected should monitor their accounts closely. If you are not already signed up for Virtual Branch (mobile banking), or EZ Card info, we strongly encourage you to sign up. If you notice any suspicious activity on your account please notify us as soon as possible.

Remember, if the Credit Union or our card processing company contact you regarding your card, you will not be asked for your 16-digit card number. We have received reports of phone phishing schemes where the caller states your card has been compromised, and then they ask you to enter your card information. Do not give out this information. Again, the credit union will not call you and ask for your card information.

*****CHANGE IN TERMS NOTICE*****

Effective November 15, 2014, Co-op Credit Union is changing the following information.

The Business Premier Checking Monthly Maintenance Fee will be changed to Business Premier Checking Monthly Service Charge.

The Replace Check Card fee will be changed to Replace Debit Card fee.

Reminder:

Members Money Savings Accounts

Your Members Money savings is a limited transaction account. This means that you are limited to 6 transactions (including deposits and withdrawals) per month. If the limit is exceeded, you will be charged \$20.00 per transaction.

CO-OP CREDIT UNION FEE SCHEDULE

(Effective November 15, 2014)

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.....	15.00
Canceled Check Copy.....	1.00
Counter Check (per item).....	1.00

Wire Money

Incoming Wire.....	10.00
Outgoing Wire.....	20.00
Outgoing International Wire.....	45.00
Outgoing Domestic Western Union.....	25.00

Account Fees Specific to Type of Account

Business Premier Checking	
Monthly Service Charge.....	10.00
If the average daily balance falls below \$2,500 during the month	
Monthly Service Charge.....	2.00
If the average daily balance falls below \$300 during the month for accounts determined to be small business accounts	

Membership Advantage Checking	
Membership Advantage Monthly Service Charge.....	5.00

Members Money Savings	
Exceed 6 Transactions fee.....	20.00
per transaction over 6 transactions per calendar month	

Official Checks and Money Orders

Cashier's Check	\$ 1.00
Money Orders.....	0.75

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	5.00
Photocopy for Non-Members, per page.....	0.25

Printouts and Schedules

Account History Printout.....	1.00
Amortization Schedule.....	5.00

Miscellaneous Fees

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

Plastic Card Replacement

Replace Debit Card.....	25.00
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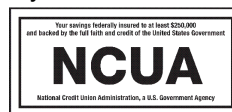
Annual Fees*

Health Savings Account (HSA) Annual Fee.....	20.00
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Safe Deposit Boxes: Annual Rent Payment*

(Montevideo and Benson)	
Size: 3x5.....	18.00
Size: 5x5.....	25.00
Size: 3x10.....	30.00
Size 5x10.....	40.00
Size: 10x10.....	75.00

*Annual Rent Payment/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.