



Celebrate with Linda Givan at her Retirement Party!

Wednesday, Nov. 16, 2016 4:30 – 7:00 pm American Legion – Montevideo, MN



From the desk of Linda Givan

It is hard to believe that this will be the final time that I write an article for a credit union newsletter. After thirty-five years as President/CEO of this credit union I am going to be retiring in November. While I am excited about the idea of doing what I want to do when I want to do it, I know I will miss the credit union, its employees and the members that come in everyday.

This credit union and the credit union industry has changed significantly over the last thirty-five years. The biggest change has been the amount of regulation and red tape that we have to navigate through to give our members the same services. The regulation compliance has become a significant part of our every day budget.

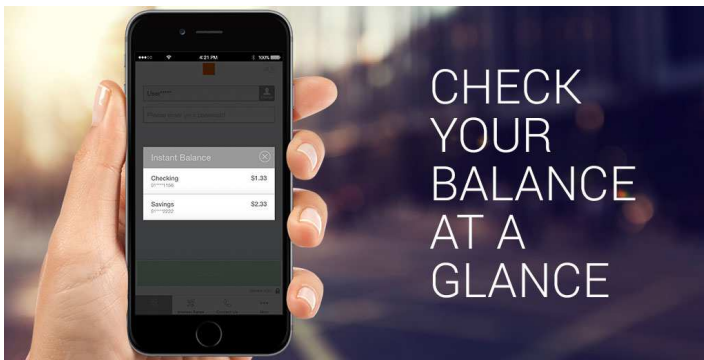
When I started at the credit union having computers meant that you sent your work via a nine key contraption that hooked up to the phone and keying in transactions at the end of the day and waiting until the reports came back via mail several days later. My how things have changed in the technology area. Now employees all have at least one computer on their desk, sometimes they have two screens and a laptop and are using mobile devices. Members have come to enjoy how quickly they can use technology to do transactions, ask questions etc.

While reminiscing on the past is fun, the board of directors and the management team of the credit union cannot take their eye off of the ball when they plan ahead for change. I feel blessed that we have had a board of directors that see the need to stay in the lead and are willing to accept the changes and risks that come with new services and the way they offer them to the membership. Without their support we could have gone the way of many credit unions that did not keep abreast of how members want their services delivered and been merged into another credit union. I also am very proud of the employees that are willing to push up their sleeves and do all of the work to keep the credit union marching forward into the future.

The board of directors spent many months going through the process of finding a person to replace me. They took their job seriously and I could not be happier with their choice of Kayla Reiffenberger to lead the credit union forward. Kayla understands the culture of our credit union. She has new ideas and will implement them on a well planned time line.

Thank you to all the members that have used their credit union for their financial services over the last thirty-five years. I have always kept our mission statement in mind over the years which is providing services that contribute to the financial success of credit union members.

It is hard to say Goodbye after all of this time but as I said before I am looking forward to retirement and being able to spend more time with family. Thanks to everyone that has helped make my career at the credit union a success.



NEW! Instant Balance Feature

If you are signed up for Virtual Branch/Mobile Money and have a smart phone, you will be able to download the Touch Banking App and set up the Instant Balance feature to instantly review your balance on up to six accounts. Once toggled on, the Instant Balance icon can be selected and will then display the balances on the accounts you have specified prior to log in. Instant Balance is a secure, read only feature. It cannot be used to complete transactions and account numbers are always masked. For more information visit our website, www.co-opcreditunion.com, or call or stop in to your local branch location.

The CU welcomes NEW STAFF

The Co-op Credit Union invites our members to meet the new faces at the Montevideo Branch!



Bonnie Hanson joined the CU September 6, 2016 as the Human Resources manager and will also arrange training for CU staff. Bonnie looks forward to working with all current employees and onboarding new employees. In her off hours she enjoys spending time with family and friends, especially summers at the lake.

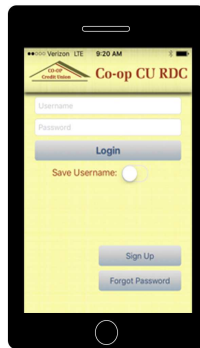
Kari Kranz began in August 2016 and is a Member Service Representative. You may have seen her smiling face at the teller counter or at the drive thru! Kari says her favorite part of the job so far is helping new and familiar faces. In her spare time she likes to read, make Korean food, and travel.



CU Members respond favorably to Remote Deposit Capture

Convenient! A real time-saver Easy to download and easy to use! Safe & Secure

Use your smart phone to deposit your checks anytime from anywhere with your Co-op Credit Union's "Co-op CU RDC" App! Go to your App Store, search for the App, download and open to select "Sign Up". Set up your email, user name and password as instructed. Once your RDC service request is approved and activated you will be notified by email. From here you will be able to open the Co-op CU RDC App on your smart



phone, log in, choose "Deposit" and follow the on-screen instructions that walk you through photographing the front and back of your check. Checks transmitted for remote deposit are processed several times each business day. Use the Review feature within the App to check the status of your deposit. You are required to endorse the back of the check "**For Remote Deposit Only**" with your signature below.

For more information visit www.co-opcreditunion.com or call 320-269-2117 for assistance.

\$10,000 in Scholarships Available



Apply for one of 16 scholarships available EXCLUSIVELY to MN credit union members. Learn more and apply today!

www.mnfic.org

Deadline for entries is February 1, 2017




EQUAL HOUSING OPPORTUNITY



National Credit Union Administration, a U.S. Government Agency

Federally Insured by NCUA