"We're your financial home"

July 2012

Another VB service is available...

Use your cell phone for VB on the go!

Mobile Money® is a service that allows you to log into Virtual Branch (VB) from your cell phone, using either a mobile browser or a down-loadable application. You can also sign up to use texting



to get your balance, history and do transfers. Once you are logged into VB, click on the SELF SERVICE tab and you will see Mobile

Money. Click on the link and follow the step-by-step instructions to register your phone. We will be putting more information on our web site.

If you have any questions, please give us a call.

"Credit unions have long impressed me as a major tool to help people solve their own financial problems."

--- Wright Pattman



Our Offices will be

CLOSED

Wednesday, July 4

Drive safely and have a great 4th of July. We'll be open to serve you once again Thursday morning.

Virtual Branch Transition Now Complete

The transition from HFS to our new VB (Virtual Branch) is now complete. The second phase involved "Enhanced Authentication," a feature to provide a more secure online experience in Virtual Branch. Members were asked to choose a passmark phrase, a

passmark security image, and pick security questions.

Any change, even
a change for the better,
is always
accompanied by
drawbacks
and discomforts.
--- Arnold Bennett

We had a similar feature in HFS so our members should be familiar with it. There was a bit of confusion for some members about the difference between the security phrase and the security code. The security phrase is the phrase you chose to appear on the bottom of the security image. The security code is the same as your old password. You will enter that every time you log on.

Our thanks to all our online members for their patience in this process. There are many features that

can be activated in the future...features to make your online transactions easier. (See Mobile Money on this page.) As always, we have the best interests of our members in mind when we join the march of progress.

CUNA MUTUAL INSURANCE & OTHER SERVICES

You've probably gotten a letter from CUNA (Credit Union National Association) in the mail offering you insurance coverage. And, you've probably wondered, who in the world is CUNA?

CUNA Mutual Group is a mutual insurance company that provides financial services to cooperatives, credit unions, their members, and other customers worldwide. Those services include commercial and consumer insurance and protection products. Your Credit Union has partnered with CUNA Mutual to offer our members insurance coverage, investment options, college savings plans and much more.

In the past you have most likely received a mailing from CUNA Mutual offering a free \$1,000 coverage on AD&D. This coverage is really FREE so be sure to take advantage of the offer.

Cuna Mutual offers a lot of Insurance services and other services such as:



- 4 D&D
- Auto & Home Insurance
- Term Life Insurance
- Whole Life Insurance
- Long Term Care
- Mutual Funds
- Variable Annuities
- College Savings Plans
- Retirement Calculators
- Financial well-being articles
- Medicare

You can find more information on our website at www.co-opcreditunion.com by clicking on the linearing-nc-operation. Or you can go directly to www.members.cunamutual.com From there you will be able to choose which insurance you are interested in and get a quote online. If you want to call an agent, dial 1.877.MEMBERS (1.877.636.2377)

The Credit Union is offering FOR SALE



2007 Toyota FJ Cruiser

Utility 4-Door 4WD with V-6. Bose radio system, PW, console navigation gauges, 76,028 miles. Asking \$20,800 or best offer. If asking price is met, the vehicle will be sold. Otherwise, best-offer bids accepted. Can now be seen at the Benson office.



2007 Pontiac Grand Prix

4 Dr Sedan, V6. 90,688 miles. Sharp Looking Car. Asking \$13,500 or best offer. If asking price is met, the vehicle will be sold. Otherwise, best-offer bids accepted. Can be seen at the Benson office.

Did you know?

• The 56 signers of the Declaration of Independence did not sign at the same time, nor did they sign on July 4, 1776. The



official event occurred on August 2, 1776, when 50 men signed their names.

• The names of the signers of the Declaration of Independence were withheld from the public for more than six months to protect the signers. If indepen-

dence had not been achieved, the treasonable act of the signers would have, by law, resulted in their deaths.

- "There, I guess King George will be able to read that." John Hancock, after signing the Declaration of Independence
- Thomas McKean was the last to sign in January, 1777.
- Both Thomas Jefferson and John Adams died on Independence Day, July 4, 1826.
- In 1941, Congress declared 4th of July a federal legal holiday. It is one of the few federal holidays that have not been moved to the nearest Friday or Monday.

Have you gotten yours?

FREE ANNUAL CREDIT REPORT

Getting your free annual credit report is a great way to fight identity theft by monitoring and reviewing your report yearly.

You may request your free credit report three different ways:

Two-Wheeler Loans ENJOY SUMMER FUN WITH A CREDIT UNION LOAN The temps may be HIGH, but our



Boat & RV Loans



Vacation Loans

See one of our loan officers. CCU lending guidelines apply.

- 1. Online <u>www.annualcreditreport.com</u>
- 2. By phone (1-877-322-8228)
- 3. By mail

Free credit reports requested online are viewable immediately upon authentication of identity. Requested reports by phone or mail will be processed within 15 days of receiving your request. You are entitled to receive one free credit report through the Central Source every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion. If you order from only one company today, you can still order from the other two companies at a later date.





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.