

NEW MOBILE APP

CCU

on the Go

AVAILABLE NOW!

FEATURES

- Instant Balance
- View Transactions
- Transfer Funds
- Apply for a Loan
- Find an ATM
- and More!

Download by going to your App Store, search for "Co-op Credit Union" and look for our Icon



Added Functionality Coming Soon: Remote Deposit Capture & Bill Pay

Online Bill Pay: Simply the best way to manage your payments.

Good News

for our Bill Pay Users

Bill Pay is about to get even better!



In September 2017, the Co-op Credit Union will be launching a new Bill Pay experience to make paying your bills faster and easier. Soon you'll have access to many exciting new features like Popmoney, Overnight Pay, Account to Account Transfers, and more! Members will also be able to access and use Bill Pay from our new Mobile App.

*** Bill payment history WILL NOT be available after the upgrade! Please take a moment to download or print a copy of your current Bill Pay history before September 6th.**

***Details can be found on our website on the Bill Pay page under the Electronic Services tab.**

Let us introduce you to the new

BILL PAY! It's time to put the most user-friendly, feature rich payment system to work for you. With Online Bill Pay you will be able to pay bills, track payments, and send money to virtually anyone. You can even split an expense with a friend or colleague.

Here are just a few of the new features that you're sure to enjoy:

- * Pay virtually anyone
- * Send money to friends & family with PopMoney®
- * Same day/Next day payments
- * Account to Account Transfers
- * Receive eBills

Dear Valued Member,

Once Bill Pay is upgraded, users will have to set up payees - this information will not transfer over.

We apologize for the inconvenience, however, it provides an opportunity to clean up your payee list.

If you need assistance, please contact us.
320-269-2117
ccu@co-opcreditunion.com

Thank you!



**17 Month
Certificate of Deposit
1.25% APY***

**39 Month
Certificate of Deposit
1.55% APY***

Rates effective June 12, 2017 - subject to change. Penalty for early withdrawal. A minimum of \$2,500.00 deposit, minimum must be new money not currently on deposit with the Co-op Credit Union. Limited time offer. This CD will automatically renew into a 12 Month Certificate at the rate in effect at maturity.

*APY = Annual Percentage Yield. Withdrawal of earnings may reduce APY.

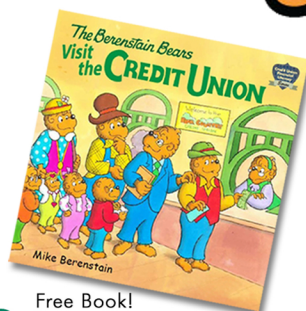
Federally Insured by NCUA

The
CUB ACCOUNT
at the Co-op Credit Union
is

The Best Place
We Know

For Saving
Your Money

And Watching
It Grow!



Free Book!



Membership Card!

Specially designed for children 10 years and younger
The Berenstain Bears® Copyright, Berenstain Enterprises, Inc. 2017

Your Montevideo Co-op Credit Union
is hosting an



Driver Safety Course

Saturday, September 9, 2017
9:00 AM

Credit Union Meeting Room
(use main entrance)

*There is no cost to Credit Union Members

*Class size is limited to just 20 students

*Qualifies as Full or Refresher Course

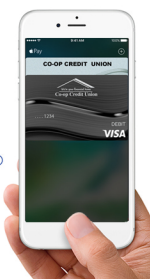
*Register by calling 320-269-2117



Visa + Apple Pay

Pay confidently
with Visa.

Now you can enjoy all
the benefits of your
Co-op Credit Union Visa®
using Apple Pay.™



5 SUMMER SURFIN' TIPS TO KEEP YOUR KIDS SAFE ONLINE

The internet is a great way for children to have fun, learn new things, and stay in touch with their friends, but it also exposes them to online dangers. As summer kicks off - and your kids start to spend more time on their devices - make sure your kids know the importance of safe online surfing.

- 1 Don't Share too much information. Create a list of things your kids should never post online - like their birthday and year, full name, address, or phone number - and make sure they understand why it is important to keep this information private.
- 2 Be careful what you post. The internet isn't private. Once your kids share a post, picture, or video, they can't control how others will use it, and it can never be permanently deleted. Teach them to be thoughtful and cautious in what they post and share online.
- 3 Connect only with people you know. "Don't talk to strangers" is a good rule for the real world and the cyber world. Predators and stalkers can easily create fake profiles to hide their identities, so instruct your kids to only connect with friends they know in "real life." Also, check your children's privacy settings to make sure strangers can't see their profiles. Sometimes privacy settings are reset to default settings during program updates, so check their profiles regularly.
- 4 Keep your location private. Many apps, networks, and devices have geo-tagging features that broadcast your location. This information could lead a stalker directly to your kids, so check that features are completely off.
- 5 Protect your passwords. Show your kids how to create strong passwords, and make sure they know to never share them with anyone, except you or a trusted adult.

For more information about protecting your children online or creating strong passwords, check out the Parent and Education Resources from the Stop.Think.Connect. Campaign or visit www.dhs.gov/stopthinkconnect for more resources.

Co-op Credit Union Fee Schedule

(Effective September 1, 2017)

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
Reg D Violation (per month).....	5.00

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	

Electronic Services

Popmoney P2P Payments	
3 Day transfer.....	\$ 0.75
Next Day transfer.....	1.50
Stop Payment.....	20.00

Account to Account (A2A) Transfers

Outgoing Transfer.....	2.00
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Bill Pay

Overnight Check fee.....	14.95
Same Day Bill payment.....	9.95

Official Checks and Money Orders

Cashier's Check	2.00
Money Order.....	2.00

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	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 Fee (Quarterly).....	10.00
Credit Bureau Investigation.....	5.00
Levy or Garnishment.....	25.00
Unclaimed Property Processing.....	25.00

Plastic Card Replacement

Replace Debit Card.....	25.00
Rush Debit Card.....	Up to 75.00
Annual Fees*	
Health Savings Account (HSA)	
Annual Fee.....	20.00

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

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.

