

## Linda Givan inducted into the Credit Union House Hall of Leaders



Linda Givan with Minnesota Credit Union Network President Mark Cummins.

Linda Givan, President of the Co-op Credit Union, was inducted into the Credit Union House Hall of Leaders at the Governmental Affairs Conference in Washington D.C. this past February. Linda was one of just seventeen credit union professionals from across the country selected for induction in 2016.

*About the Hall of Leaders:* "Members of the Hall of Leaders have shown commitment that inspires others in the credit union movement. Inductees include board chairmen, league presidents, credit union CEO's, league board members, and volunteers. Their names remind all who visit the Credit Union House of the many individuals who have volunteered their time to perpetuate the credit union movement and who remain committed to the values and mission on which credit unions were founded."

*About the Credit Union House:* "The Credit Union House (CU House) is a unique venue located on Capitol Hill in Washington D.C. It is comprised of two adjacent townhomes that proudly reflect the rich history and permanency of the credit union movement as well as a "home away from home" for credit union advocates who come to DC to share their message with our nation's leaders. The Hall of Leaders is found on the second floor of the CU House."

-www.cuhouse.com



## Official Notice of 2016 Annual Meeting

To all Co-op Credit Union members residing at the address to which this notice was mailed:  
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

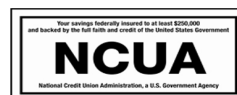
### ANNUAL MEETING

Wednesday, April 27, 2016

6:30 PM

at the

**Montevideo Community Center**  
550 S. 1st St. Montevideo, MN 56265



**\*\*See back for current fee schedule\*\***

The Co-op CU  
mobile banking app  
has a new look!



**Mobile Money®**  
Use your smart phone for  
VB on the go!

Mobile Money® is a service that allows you to log into Virtual Branch (VB) from your cell phone by use of the down-loadable application "Touch Banking". To get started, log into VB from your computer, select the SELF SERVICE tab and follow the steps to register your phone. You can even sign up to use texting to get your balance, history and do transfers. For more information visit [www.co-opcreditunion.com](http://www.co-opcreditunion.com) and select Mobile Money under the ELECTRONIC SERVICES tab. If you have any questions, just give us a call at 320-269-2117.

**Don't become  
a VICTIM to  
TAX SCAMS**

According to the IRS, no legitimate IRS employee would ever:

- Call to demand immediate payment
- Demand that you pay taxes without giving you the chance to ask about or appeal the amount in question
- Require you to use a specific payment method for your taxes, such as a prepaid debit card
- Ask for credit or debit card numbers over the phone
- Threaten to bring in law-enforcement to have you arrested for not paying



*If a scammer calls you, hang up immediately, and report the call to the Federal Trade Commission using the complaint assistant at [FTC.gov](http://FTC.gov).*

**REMINDER: IRA DEADLINE**

**You have until  
Monday, April 18, 2016  
To make your  
2015 IRA contributions.**

\*Even if you haven't opened an IRA account yet, you can still do so and be eligible to contribute for 2015.

**Co-op Credit Union  
Fee Schedule**

**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*

Monthly Service Charge.....	5.00
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*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 Order.....	0.75

**Miscellaneous Services**

Coin counting for Members.....	FREE
Coin counting for Non-Members.....	2%
Outgoing Fax (1 <sup>st</sup> page \$5.00/add'l pages \$1.00 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).....	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**

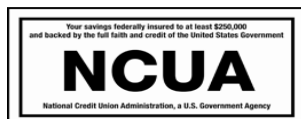
Health Savings Account (HSA) Annual Fee.....	20.00
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**Safe Deposit Boxes: Annual Rent Payment\***

Montevideo & Benson Branches

Size:	3x5.....	18.00
	5x5.....	25.00
	3x10.....	30.00
	5x10.....	40.00
	10x10.....	75.00

\*Annual Rent Payment/Fees are due on December 1<sup>st</sup> 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

