



## Happy New Year!



*We look forward to serving you!*



### President's Message

As a not-for-profit cooperative, we are owned by the members and our focus is on serving those members. Our mission is simple: to provide members with financial services that contribute to their success. We are committed to serving the members and the communities in which we are located.

One of the great things about cooperatives is that we can give back to our members. We had a successful 2016, and the board of directors decided that it was time to give a little something back to the membership. The board declared a dividend for the 4<sup>th</sup> quarter 2016 that was double what was projected, meaning that the members were paid a quarterly dividend of .50% on their share savings, rather than the .25% they had projected.

The board and staff are looking forward to 2017 with excitement as your credit union continues to grow. I want to personally thank you for contributing to our success this year, and I look forward to serving the membership in the future.

*Kayla Reiffenberger*

### Co-op Credit Union Branch Locations

#### MONTEVIDEO

2407 E. Highway 7  
P.O. Box 447  
Montevideo, MN 56265-0447  
320-269-2117 FAX 320-269-2118  
1-800-967-1709

#### BENSON

1501 Minnesota Avenue  
Benson, MN 56215-1744  
320-843-4210 FAX 320-843-4240  
1-800-689-3004

#### CANBY

1003 St. Olaf Avenue N.  
P.O. Box 38  
Canby, MN 56220-0038  
507-223-5737 FAX 507-223-5138

#### WILLMAR

Located in Cub Foods  
2201 1<sup>st</sup> St. South, Suite 101  
Willmar, MN 56201-4209  
320-235-1573 FAX 320-235-1575

ccu@co-opcreditunion.com  
www.co-opcreditunion.com

### Preventing Debit and Credit Card Fraud

**Consumers are using their debit and credit cards more often which, unfortunately, has led to an uptick in card fraud cases. Ways to avoid becoming a victim of debit or credit card fraud include:**

- ▶ Review your statements right away to be sure that all transactions are yours.
- ▶ Utilize Virtual Branch to periodically check your account activity.
- ▶ Contact the Credit Union immediately if your card is lost, stolen or vulnerable to fraudulent use.
- ▶ Memorize your PIN. Never store your PIN with your card and do not make it available to others.
- ▶ Mark through any blank spaces on receipts, including the tip line at restaurants, so the total amount cannot be changed.
- ▶ Do not use the ATM or pay at the gas pump if it looks suspicious; it could be a skimming device.
- ▶ Shred your cards and sensitive documents when you no longer need them.
- ▶ Keep your receipts to compare to your statements and then shred them.
- ▶ Keep a record of card numbers, PINs, expiration dates and 1-800 numbers so you can contact card issuers in cases of theft.
- ▶ Do not give your card information or PIN to anyone over the phone or online whom you do not trust. Also go directly to the merchants' websites if you are shopping online.
- ▶ Notify your card issuer when traveling or if you have address or phone number changes. This will make it easier to detect and contact you if there is a strange charge or transaction.

**For more tips and information, visit the  
Federal Trade Commission's website at  
[www.ftc.gov](http://www.ftc.gov).**

*"The best thing about the future is that it comes one day at a time." -Abraham Lincoln*

Visa Purchase Alerts allows cardholders to receive email or text notifications whenever their card is used.

# VISA Purchase Alerts

## Step 1

To receive Visa Purchase Alerts, cardholders must first sign up for the free service at Visa.com.

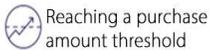
## Step 2

Once enrolled, register your mobile device and email address to receive notifications and set specific triggers that meet your account needs.

## Step 3

Anytime a qualified transaction takes place that meets your defined parameters, you will receive a Visa Purchase Alert in real time.

Visa Purchase Alerts triggers include:



Reaching a purchase amount threshold



International transactions



Transactions made without cards, such as phone or internet orders

## Jolly Ol' St. Nicholas makes special stop in Benson!



Santa and his Elf greeted members at the Benson Branch this past December. Visitors got the opportunity to talk with Santa and were treated to cider and cookies by staff members.

## The CCU welcomes Dan Pieper



Dan Pieper joined the CCU in late October of 2016 as the Chief Credit Officer. Dan has 25 years of experience in all areas of lending and will be responsible for supervising all lending functions. He will also work directly with members helping them with their borrowing needs. Dan and his family live near

Clara City where Dan is still actively involved in farming the family farm. He enjoys hunting and attending athletic events with his family.



### Your credit rating can be a fragile and perishable thing. Here are five tips to help you keep or improve your rating

1.

Always pay your bills on time. If for some reason you can't, call the lender and work out an arrangement.

2.

Don't max out your credit cards. A good rule is to keep your credit card balances below 30 percent of the card limit.

3.

Avoid applying for new cards to pay off existing cards. Not a good idea!

4.

Don't cancel existing cards. Believe it or not, canceling cards can hurt your score.

5.

Look at your credit report every year. If there are inaccuracies, dispute them.

Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) to request a **FREE** copy of your credit report.



By paying \$3.00 each time they wear jeans on Fridays, CCU staff raised \$242.00 and donated it along with a supply of food items to the Food Shelf in November.

Federally Insured by NCUA



## \$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](http://www.mnfic.org)



Deadline for entries is February 1, 2017