



President's Message

Experience the
Credit Union
Difference

Your credit union is wrapping up another year of strong growth, now serving over 13,500 members. We continue to focus our efforts on providing you with the financial products and services to help you achieve your financial goals. Whether it's in-person, online, or on the go with a mobile device, Co-op Credit Union offers you convenient options to help make managing your money easier than ever.

Your credit union had a very successful 2017. Because of this success, the board of directors declared a dividend for the 4th quarter 2017 of .75% on share savings, rather than their projected dividend of .40% for 4th quarter. You will see this reflected in the dividend posted to your share savings accounts on December 31st.

The New Year is upon us. For many this comes with a renewed sense of financial well-being as plans and resolutions are made for 2018. We know that saving can be a challenge for many people and building that emergency savings is a common resolution that is made. We are kicking off a new savings product in January called WINcentive™ Savings. With this type of savings account, participating members can build their savings and have the chance to win cash prizes on a monthly, quarterly and annual basis. More details on this exciting new product can be found in this newsletter and on our website. Stop in at one of our offices to open a WINcentive™ Savings account starting on January 2, 2018.

I want to thank all of the employees and the Board of Directors for their hard work and commitment to Co-op Credit Union's success. I especially want to thank YOU, the members, for your continued support and trust in this financial cooperative.

Sincerely,

Kayla Reiffenberger
President/CEO



Save Money. Win Money.

every \$25 saved enters you to win

\$100,
\$1,000
& \$5,000

SEE BACK FOR DETAILS

STOP IN TO OPEN
YOUR ACCOUNT TODAY

Ask Co-op Credit Union for complete terms, conditions, and official rules.
Prize amounts are estimates and may be changed from time to time.
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As we say farewell to 2017 and usher in a new year, perhaps we're thinking of ways to grow and change in 2018.

Resolving to save money and be more financially responsible in the year ahead is a smart goal and

one that many people make. However, it can be a difficult resolution to keep, if not well thought out. Here are some additional tactics to manage your finances throughout 2018 and for years to come:

- *Set goals in writing. Keep a prioritized list of how much you want to save weekly, monthly, even yearly, and where you want to cut back spending.
- *Keep a spending diary for at least 2 weeks. This will give

you a clear idea of exactly how much you are spending and on what. You may be surprised to discover wasteful habits as well as opportunities for saving.

- *Pay yourself first. As soon as you earn money, deposit a portion into your Co-op Credit Union share account. Open a Member's Money Savings Account or CD. Once you have a savings base, and a little extra cash on-hand, consider one of these higher

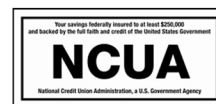
interest accounts to help you save faster.

- *Reward yourself. Don't forget to allow for spending money in your budget - everyone needs some fun whether it's vacationing, dining out, or just seeing a movie.

NEW YEAR

We're your financial home

.....New.....
BEGINNINGS



BUILD YOUR SAVINGS AND HAVE A CHANCE TO WIN!

Is saving a challenge? If you are struggling to save, consider the WINcentive™ Savings account. You can improve your money habits in a whole new way that actually makes saving FUN. You'll feel rewarded by watching your savings grow, and experience the excitement of the prize drawings! And unlike playing the lottery, you don't lose anything with WINcentive Savings. All of the money you deposit into the account is yours!



WINcentive® SAVINGS



WINcentive™ Savings is a new prize-linked savings account at Co-op Credit Union. WINcentive Savings offers prize drawing entries in return for each time you increase your savings balance by \$25 (up to 4 entries per month)*. Prize drawings occur monthly, quarterly and annually - so the more you save, the more chances you have to win! You could even end up winning the grand prize of \$5,000!

WINcentive Savings is the first prize-linked savings account to launch in Minnesota since legislators passed a new law in 2015 allowing financial institutions to incentivize consumers to save by offering risk-free rewards. WINcentive prizes are offered monthly with \$100 prizes, quarterly with \$1,000 prizes and annually with a \$5,000 prize. For 2018 there will also be a special holiday drawing held in December. Account holders can qualify for up to 4 chances per month for each \$25.00 increase to their balance. The more you save, the more chances you have to win!

Co-op Credit Union is the 22nd Minnesota credit union to offer prize-linked savings. Over \$4.2 MILLION has been saved in WINcentive accounts since the program started in 2016!

every \$25 saved enters you to win \$100, \$1,000 & \$5,000

Don't miss your chance. The next drawing is February 12, 2018.
Open your WINcentive Savings account today!

*See Co-op Credit Union for complete terms, conditions, and official rules. Federally Insured by NCUA.

CUB ACCOUNT MEMBERS VISIT SANTA & HIS HELPERS AT LOCAL CCU BRANCHES!



Improved Experience HERE for Remote Deposit Users

Remote Deposit Capture (RDC) is available NOW within our Mobile App.

To take advantage of RDC users will need to:

- *Be enrolled in Virtual Branch
- *Visit www.co-opcreditunion.com
- *Choose Enroll Now to get started
- *Download our mobile app "CCU on the Go"
- *Visit your phone's app store
- *Search "Co-op Credit Union" and look for our icon



With "CCU on the Go" Mobile App you can:

- *Check Balances
- *Pay Bills
- *Make Transfers
- *Deposit your Checks



For our annual food drive, Linda Givan donated hand knit children's sweaters that were sold at the Montevideo branch. With matching funds from the Co-op Credit Union, \$740.00 and 28 pounds of food was donated to area food shelves.