

Willmar Grand Opening

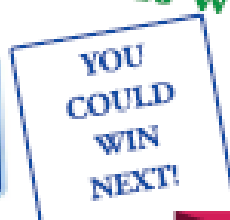
On September 12, 2019, we celebrated our Willmar Grand Opening at our new home at 501 19th Ave SE, Willmar. We kicked off the day with a Ribbon Cutting Ceremony with the Willmar Chamber of Commerce, City Officials, staff, and guests.

Following the Ribbon Cutting, we held an open house with treats, refreshments, and prizes. Staff enjoyed celebrating the Grand Opening with members of the Credit Union and community.



Our Willmar Staff: Allison, Andi, Brad, Nichole, Chelsey

Co-op Credit Union Members Win!



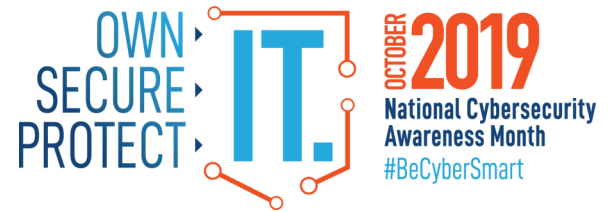
Save Money. Win Money.

Ask us how to open your account today.

Members have saved \$203,435 in their WINcentive Savings Accounts since the Credit Union began offering this Prize Linked Savings Account in January, 2018.

In 2019, participating CCU Members have won \$1,700 in cash prizes from the WINcentive Savings Program.

CREATING A PASSWORD



Creating a strong password is an essential step to protecting yourself online. Using long and complex passwords is one of the easiest ways to defend yourself from cybercrime. No citizen is immune to cyber risk, but #BeCyberSmart and you can minimize your chances of an incident.

SIMPLE TIPS TO SECURE IT.

- **Use a long passphrase.** According to NIST guidance, you should consider using the longest password or passphrase permissible. For example, you can use a passphrase such as a news headline or even the title of the last book you read. Then add in some punctuation and capitalization.
- **Don't make passwords easy to guess.** Do not include personal information in your password such as your name or pets' names. This information is often easy to find on social media, making it easier for cybercriminals to hack your accounts.
- **Avoid using common words in your password.** Substitute letters with numbers and punctuation marks or symbols. For example, @ can replace the letter "A" and an exclamation point (!) can replace the letters "I" or "L."

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
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

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.

