

Holiday Closings:

Memorial Day: May 27, 2019

March 2019



News from Dawson Co-op Credit Union

Dawson Branch:

711 6th St, Dawson,
MN 56232
(320)769-2908,
(800)276-0025 Drive
Up Hours M-F
8:00-5:00 Lobby
Hours M,T,W,F
9:00-4:00 Thurs
9:00-5:00

Boyd Branch:

380 Stockholm Ave,
Boyd, MN 56218
(320)855-9900
M,T,F 9:00-4:00
Drive up Hours
M,T,F 8:30-4:30
Closed 12:00-12:30

Renville Branch:

208 N Main, PO
Box 585 Renville,
MN 56284
(320)329-3152;
(866)529-4623
Drive up Hours
M,T,W,F
8:00-4:30
Thurs 8:00-5:00
Lobby Hours
M,T,W,F
9:00-4:00 Thurs
9:00-5:00

'Refresh & Renew Rewards': Use your Debit card and get rewarded! Beginning April 1-June 30, 2019 when you use your debit card to make purchases, you are automatically entered for a chance to win! Grand Prize: \$500 Home Depot gift card, or a \$50 Home Depot gift card which will be given away each month of this promotion period.

Congratulations to Robert Kaas who won a \$50.00 VISA gift card as part of the "Passport to Rewards" SHAZAM Debit Rewards campaign which ran October 1 to December 31, 2018.

2019 Scholarship Application: Applications are available. Pick up an application from your high school, at one of our DCCU Branches or on our website. To be eligible, parents of the student or student must be a Credit Union member.

Debit Card Fraud Notification text alerts: SHAZAM Fraud text alerts are now in place. Respond only to a text from 72718 or automated calls from 855-219-5399, and as a friendly reminder, please keep your information current with us. This includes your email address, phone number, physical and PO Box addresses.

New website: You may have noticed we have a new website, which was launched March 12, 2019. We hope that you find the newly designed website user friendly!

When free isn't really free: You see an ad or you're browsing online and see a product offering a free trial and think, "Why not?"

Here's why not: Most 'free' trials require that you enter your card information to pay for shipping. Now that they have your card information, it can be used to cover future costs if you forget to end the trial or subscription. Here are some helpful tips from Federal Trade Commission to avoid unwanted fees. <https://www.consumer.ftc.gov/articles/0101-free-trial-offers>

Privacy Notice: Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed and you may review our policy and practices with respect to your personal information at: <https://www.dawsonco-opcu.com/wp-content/uploads/2014/04/Privacy04-2014.pdf> or you may request a copy by giving us a call.



Dawson Co-op Credit
Union is an Equal
Housing and Equal
Opportunity Lender.



Your savings federally insured to at
least \$250,000 and backed by the full
faith and credit of the United States
Government. NCUA a U.S.
Government Agency.

Financial Wellness

Tips on Saving & Investing

Saving is a key principle, even if it is small amounts, saving will help you reach your financial goals. Once you start saving, it gets easier and easier. Here are a few tips:

- ✓ **Pay yourself first:** Each pay period, commit to putting some in a savings account.
- ✓ **Empower your youth to save:** Financial education and hands-on savings account experience at an early age can increase financial success.
- ✓ **Set goals:** Each month, set goals as to where you'd like to see your savings and watch it grow!
- ✓ **Make a budget:** What do you spend your money on? Keep track of where and what you are spending your money on and what you earn, so you can see where your money goes.
- ✓ **Track your savings:** Keeping track of your savings can help you save more because you have it on your mind.
- ✓ **Save with us:** Let your money work for you, earn quarterly dividend credit with a membership share account! A minimum balance of \$10 is required to obtain APY.

We can help you save! Check-out our Term Share Certificate Rate!

2.50% *APY for 12 months

2.471% APR. Dividends compounded daily, credited monthly. Minimum balance of \$1,000, you must maintain this minimum balance on a daily basis to earn the annual percentage yield disclosed above. Early withdrawal penalty if withdrawn prior to maturity. Annual Percentage Yield (APY) is based on an assumption that dividends and principle will remain in the term share account until maturity. A withdrawal will reduce earnings, however, you may withdraw dividends monthly, quarterly or semi-annually. This account will automatically renew on the maturity date. Each renewal term will be the same as the original one. On the maturity date, the dividend rate you receive will be the same as those rates the Credit Union offers on new term share certificate on date of maturity. Rate subject to change without notice 12/2018



Your money, your future, your Credit Union

Count on the people you know to help with your financial needs

Our Mission:

Dawson Co-op Credit Union's mission is to be a leader in the community, while being the primary financial institution of our members.

Our Vision:

Dawson Co-op Credit Union is a member-owned, nonprofit financial cooperative. A cooperative is an association of people who voluntarily join together to meet their common economic, social, or cultural needs, and aspirations through a *jointly owned* and democratically controlled enterprise. As a financial cooperative, we share these principles and add a few of our own such as service to members and building financial stability.