

New Year's Day: 1/1/19
 Martin Luther King Day:
 1/21/19
 Presidents' Day: 2/18/19



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

Annual Meeting Set

Please join us at the Dawson Co-op Credit Union annual meeting which will be held on Monday, February 25, 2019 at the Dawson-Boyd High School Commons Area, 563 9th Street, Dawson, MN. The meeting will begin at 7:00 p.m. and includes a light meal.

Tax Forms 1098 & 1099

Watch for your 1098 and 1099 tax forms. They will be sent out by the end of January to those receiving one. Please retain for your tax records.

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



Congratulations to Jody Moseng who won a \$50.00 VISA gift card as part of the "Get your Grill on Rewards" SHAZAM Debit Rewards campaign which ran July 1-September 30, 2018.

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 Early withdrawal penalty if withdrawn prior to maturity.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



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.

Tips on Privacy, Identity & Online Security

YOUR SECURITY IS OUR HIGHEST PRIORITY, here are a few tips:

If it's too good to be true, chances are it's a scam! Each year, criminals come up with new ways to steal your money and personal information. These scams can play on your emotions and your desire to help 'someone' in need. Fraudsters may do any of the following to obtain your personal information/identity:

- Send you an email from what seems like a legitimate business;
- Ask for personal information and then use it to steal from you;
- Say you need to pay more taxes;
- Pretend to be a kidnapper, saying you need to send money to keep everyone safe;
- Promise you a high-limit, preapproved credit card if you pay processing fees.

Asked to pay by gift card? Don't! You receive a call from an unfamiliar number and it's someone saying that they're the IRS, a debt collector, tech support or a family member in need of money. Sound familiar? They tell you you'll need to put money on a gift card, give them the gift card number and pin and just like that, your money is gone and untraceable. Anyone demanding payment by gift card is a scammer.

For more tips on privacy, identity and online security, use resources such as: <https://www.mycreditunion.gov/fraud/Pages/default.aspx>; and <https://www.consumerfinance.gov/consumer-tools/fraud>.

Debit Card Fraud Notification text alerts: 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.

Traveling? Give us a call so we can put travel alerts on your account.

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.

