

March 2020



## 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,  
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

**'Shop Local Rewards':** Use your Debit card and get rewarded! Beginning April 1-June 30, 2020 when you use your debit card to make purchases, you are automatically entered for a chance to win! Grand Prize: \$500 Shazam gift card, or a \$50 Shazam gift card which will be given away each month of this promotion period.



Congratulations to Lori Tostenson who won a \$50.00 VISA gift card as part of the "Out of this World Rewards" SHAZAM Debit Rewards campaign which ran October 1 to December 31, 2019.

**2020 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.

The **"Your Ability to Withdraw Funds Policy"** will have beneficial changes for check holds that will go into effect July 1, 2020

- The exception hold for large deposit of checks totaling \$5,000 will increase to \$5,525
- DCCU next day availability is \$500, higher than regulation of \$225

### SHAZAM BOLT\$ is getting a fresh new name.



In May 2020, SHAZAM BOLT\$ is rebranding as Brella. Like an umbrella, Brella will protect and shield you as cardholders. The change should be seamless to you as a user, meaning all BOLT\$ usernames, passwords, registered cards and app features & functions will continue to work as they do today.

**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.



## Things you can do to avoid fraud

***Crooks use clever schemes to defraud millions of people every year. They often combine new technology with old tricks to get people to send money or give out personal information. Here are a few tips to help you stay ahead:***

- ✓ **Spot Imposters:** Scammers often pretend to be someone you trust. Don't send money or give out personal information in response to an unexpected request.
- ✓ **Consider how you pay:** Credit cards have significant fraud protection built in, but some payment methods don't. Wiring money through services like Western Union or MoneyGram is risky because it's nearly impossible to get your money back. That is also true for gift cards and reloadable cards. Government offices and honest companies won't require you to use these types of payments.
- ✓ **Don't deposit a check and wire money back:** By law, banks must make funds from deposited checks available within days, but uncovering a fake check can take weeks. If a check you deposit turns out to be a fake, you're responsible for repaying the bank.
- ✓ **Be Skeptical about free trial offers:** Some companies use free trials to sign you up for products and they will bill you every month until you cancel. Before you agree to a free trial, research the company and read the cancellation policy, and always review your monthly statements for charges you don't recognize.
- ✓ **Don't believe your caller ID:** Technology makes it easy for scammers to fake caller ID information, so the name and number you see aren't always real. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine.

For more information go to <https://www.consumer.ftc.gov/articles/0060-10-things-you-can-do-avoid-fraud>

## Check out our VISA Credit Card!

**No Annual Fee and a Low Fixed Rate of 6.90 % APR\***

With our VISA Credit Card, we can help you stay in control of your finances. Get the flexibility to make purchases when you need, without funds being immediately deducted from your checking account. Feel secure and comfortable knowing your credit card is local and people you know are here to help. Receive a rate as low as 6.90% APR\* along with a spending limit that reflects your credit history. With no annual fee this card costs nothing to keep around and you can easily access your credit line when you need, up to \$500 per day. Save by transferring balances from your high rate card to your DCCU VISA Credit Card.

## 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.