



June 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, 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

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



Congratulations to Dan Block of Danube who won a \$50.00 VISA gift card as part of the "Shop Local" SHAZAM Debit Rewards campaign which ran April 1 to June 30, 2020.

Due to an amendment by the Federal Reserve Board on Regulation D, financial institutions are able to eliminate the six-per-month limit on convenient transfers from savings deposit accounts. DCCU is making this change which allows members to make an unlimited number of transfers and withdrawals from their savings accounts and is effective immediately.



Congratulations 2020 Scholarship Recipients: Lauren Wulf-Renville; Connor Aalderks-Sacred Heart; Jessica Beckendorf-Renville; Rachel Hahn-Dawson, Heath Buer-Dawson, and Avery Bartunek-Dawson.

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.

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.



Tips for Safer Online Shopping



- ✓ When shopping online, confirm the site is secure. To ensure the safest shopping experience online, be sure the link starts with, "https." The "s" stands for secure. Also look for a padlock, which is usually found in the bar at the top of the screen next to the web address. The lock signals that the web page has privacy protection installed, called a "secure sockets layer."
- ✓ Use your mouse to hover over web addresses. Make sure the link directs to a legitimate website. Look for typos, repeated letters and other misspellings that can indicate a spoofed site. When in doubt, type the web address into the search bar.
- ✓ Pay close attention to the sender's email address. The domain name should match the retailer's legitimate website. A spoofed email address may look legitimate. Hover over the address to check for characters in the address that look correct but are different. For instance, a W may be represented with two V's, as in Savvmill@company.com, instead of Sawmill@company.com
- ✓ Don't inadvertently give your credentials to fraudsters by logging in to view a coupon or special deal. Legitimate retailers won't ask for this information.
- ✓ Do not use a debit card or check as these do not have the same security protections in place for you should a problem arise. Consider designating one credit card that is only for online shopping and transactions. This way, if the card gets compromised, you can quickly shut it down without impacting any other type of transactions.
- ✓ Use a strong password/passphrase! If someone has the password to your account, they can log in, change the shipping address, and order things while you get stuck with the bill. Help keep your account safe by locking it with a strong password or passphrase.



Traveling tips: Are you leaving town? If so, call us so we can create a travel notice for your debit card or you may submit travel notices through SHAZAM Brella. You should also have access to more than one debit card or other form of payment in case of fraud. Lastly, use your PIN, it's powerful!

Friendly Reminder:

Please keep your information current with us.
This includes your email address, phone number, physical and PO Box addresses.

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.