

# NEWS FROM DAWSON CO-OP CREDIT UNION

DECEMBER 2020

## Holiday Closings:

New Years Day:  
01/01/2021

Martin Luther King Day  
01/18/2021

President's Day  
02/15/2021

DAWSON  
• CO-OP •  
CREDIT UNION

Dawson • Boyd • Renville

we belong to™  
**you**

*Merry Christmas  
&  
Happy New Year!*

Stop by and get  
your 2021 calendars  
today. Available  
while supplies last.

## *A Thank You To Our Members!*

The Dawson Co-op Credit Union would like to extend a Thank you to our members. Thank you for your patience while our lobbies are closed. The pandemic has forced us to adapt to a constant changing way of conducting business. We appreciate your loyalty and willingness to work with us, as we continue to do our best to meet your needs. We wish you all a Merry Christmas and Happy New Year.

### **2021 ANNUAL MEETING**

Annual meeting, historically scheduled for late February, has been postponed due to the current pandemic. Look for an announcement regarding a later date in 2021.

**'Cushy & Comfy!':** Use your debit card and get rewarded! Beginning January 1 - March 31, 2021 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 the promotion period.

*Congrats!*

Jaimie Plageman of Dawson who won a \$50.00 VISA gift card as part of the "Shop Local" SHAZAM Debit Rewards campaign which ran September 1 - December 31, 2020.



**Reminder:** Please keep your information current with us. This includes your email address, phone numbers, physical and PO Box addresses. It is important we have all updated information. Give us a call today with any updates!

**Dawson Branch:**

711 6th St | PO Box 1002

Dawson, MN 56232

(320)769-2908; (800)276-0025

**Boyd Branch:**

380 Stockholm Ave | PO Box 245

Boyd, MN 56218

(320)855-9900

**Renville Branch:**

208 N Main | PO Box 585

Renville, MN 56284

(320)329-3152; (866)529-4623

Here is how the "winning" scam works and what you should be aware of:

- A phone call claiming you have won a sweepstakes prize and they will ask you to send money--- STOP! Publishers Clearing House does not notify their contest winners by phone.
- An email notifying you that you have won a major sweepstakes prize but asks you to provide personal financial information or to send money --- STOP! You have most likely been contacted by a fraudulent sweepstakes scam operator. Publishers Clearing House does not notify their contest winners by phone.
- A check in the mail accompanied by a letter stating it's for a legitimate sweepstakes prize and asking you to cash it and wire/send a portion back --- STOP! You are a victim of fraud and the check is NOT real! You should always remember that at Publishers Clearing House, no payment or fee is ever necessary to enter or claim a prize.
- If you are asked to provide your card number or your financials account information to claim a prize --- STOP! Fraudulent scam artists often request this information and then go on a spending spree with your debit card or wipe out your bank account.

## Reminder:

**Tax reporting forms (1099 and 1098) will be mailed in January. This will include the total dividends earned and interest paid on your account in 2020. We will also be mailing fair market value (FMV) and required minimum distribution (RMD) notices in January for our IRA members.**

### Useful Tip:

Get your tax refund faster with direct deposit. Just tell your tax preparer that you want to direct deposit it into your DCCU account this year. It is very simple! You just need to provide them with the following information:

1. DCCU Routing Number: 291273549
2. DCCU account number: if you are unsure what your account number is please contact us.

FILING THE FAFSA (FREE APPLICATION FOR FEDERAL STUDENT AID) IS THE BEST WAY TO GET FEDERAL OR STATE FINANCIAL AID.

**Follow These Four Steps to a Successful FAFSA Application:**

#### 1. Save the Date

You can start submitting your applications on October 1.

#### 2. Grab your tax information

When it is time to complete the application, you will want your latest tax return with you.

#### 3. File as soon as you can

Don't wait to file because some financial aid is first-come, first-served.

#### 4. Don't guess what you'll get

The only way to know what financial aid you qualify for is to apply.

Submit an application -- it's FREE!

