

# *Welcoming you to DCCU*

## A WORD FROM OUR CEO/MANAGER

Dear Valued Member,

I want to again thank the Board of Directors for selecting Dawson Co-op Credit Union as their merger partner. Although the actual merger date was September 1, 2021, the complete consolidation of systems will occur March 1, 2022. At that time, all services currently provided by our credit union will be available to our new membership. These services include our recently updated mobile banking app, remote deposit capture, credit cards, on-line banking, and all types of loans and deposit products. I appreciate your patience during this change and ask that you consider using your credit union as your primary financial institution.

Dawson Co-op Credit Union has a steady history of increased members and assets growing from \$2 million in assets in 1984 to \$236 million assets prior to the recent merger. This said, the priority of this partnership is not to grow assets, but to serve members. Our credit union repeatedly rates high among credit union peers in low expense ratios, high return on assets and high return to members. Fergus Falls will continue to have representation on the Board of Directors with former Otter Tail board members Paul Hennen and Jeff McKeever serving on the present Board. Dave, Becky and Megan continue to operate and manage the Fergus Falls branch.

Fergus Fall Community Credit Union was chartered in 1941 and Otter Tail Credit Union chartered in 1952. Dawson Co-op Credit Union feels honored to continue the history of providing credit union services to Otter Tail County. Feel free to contact me with questions, concerns or a simple introduction by e-mail [john@dawsonco-opcu.com](mailto:john@dawsonco-opcu.com) or phone 800-276-0025.

Sincerely,

A handwritten signature in black ink that reads "John Nevins".

John Nevins  
CEO/Manager  
Dawson Co-op Credit Union



# Important Dates and Information

Our Welcome Guide is here to help you navigate through the final steps of the conversion.

## Locations

Dawson Branch  
711 6th St., Dawson, MN 56232  
320.769.2908 800.276.0025

Renville Branch  
208 N. Main St., Renville, MN 56284  
320.329.3152 866.529.4623

Boyd Branch  
380 Stockholm Ave., Boyd, MN 56218  
320.855.9900

Fergus Falls Branch  
413 W Stanton Ave., Fergus Falls, MN 56537  
218.736.5528 800.908.6466

## Member Number

Starting March 1st, your previous Otter Tail Credit Union account number will be changed to have a preceding "4" and several "0" to make your account number 8 digits.

Example: if your account number was 123, starting March 1st, your account number will be 40000123.

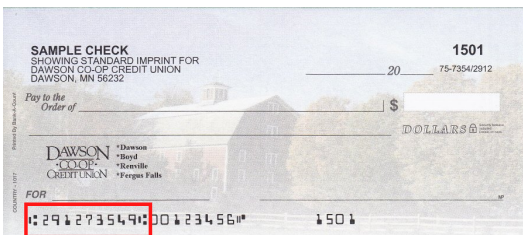
## Routing Number

Starting March 1st, you will have a new bank routing/transit number, which is **291273549**.

You may use your current checks until **9/1/2022**, but if you would like us to order you new checks - free of charge the first time, please contact us.

## ATM & Debit Cards

If you are an Otter Tail Credit Union ATM/Debit Card holder, you can continue to use this card. When your card renews, we will send a new card with the Dawson Co-op Credit Union Logo.



**New Routing Number**  
**291273549**

# ***Important Dates and Information***

The Fergus Falls Branch will be open Monday, February 28th **but**, in order to complete the transition, transactions will not be run. Your accounts will be unavailable during that time.

To locate a branch, please click on the link <https://dawsonco-opcu.com/our-locations/>

## ***Name Change Coming***

Because of the merger, we are in the process of changing our name to unite all Branches.

## ***Direct Deposits & Automatic Payments***

If you currently have direct deposits or automatic payments set up with your Otter Tail Credit Union account, we will transfer these for you.

To set up new direct deposits or automatic payments after March 1st, please use your Dawson Co-op Credit Union member number and routing number: **291273549**

## ***Disclosures***

To view DCCU disclosures and other information please click the link [Disclosures and Privacy Policies | Dawson Co-op Credit Union \(dawsonco-opcu.com\)](#)

## ***Online Banking***

Beginning Friday, February 25th at 5:00 pm online banking that you access through Otter Tail Credit Union webpage, will be disabled and users will no longer have access.

On Wednesday, March 2nd you can sign into **dawsonco-opcu.com** to view your account and transactions online by clicking on "**Online Banking Log in**" at the top right of our homepage.

**To register, please click on "First time user."**

Please use your new account number with the preceding "4" and "0" as your member number when logging in.

You will need to accept Dawson Co-op Credit Union's terms and conditions when signing into online banking for the first time.

## ***Mobile Banking***

If you are interested in mobile banking, you will need to download the "DCCU Mobile" application.



Please reference the area under Online Banking with a box around it for login instructions.

## ***Mobile Banking Offerings include:***

- Mobile Deposit
- P2P (Person to Person)
- A2A (Account to Account)
- Bill pay

For more information on those items please click on the link. <https://dawsonco-opcu.com/online-and-mobile-banking/>

# *Important Dates and Information*

## ***Individual Retirement Accounts (IRAs)***

These accounts have already transitioned/transferred to Dawson Co-op Credit Union. Upon renewal, please reference DCCU current rates.

## ***Estatements***

Estatements will be converted, however the time frame remains unknown. We advise you to save your estatemnts, incase you need them in the interm.

## ***Credit Card***

Feel secure and comfortable knowing your credit card is local and people you know are here to help.

Contact a loan officer to go over any questions or complete the following credit card application by clicking on the link <https://dawsonco-opcu.com/wp-content/uploads/2018/12/VisaApp1-2017.pdf>

## ***Field of Membership***

All of Otter Tail County can now become members of Dawson Co-op Credit Union.

## ***Certificate of Deposits (CD's)***

The term, maturity date and early withdrawal penalty on your current Otter Tail Credit Union CD will remain the same until the CD is renewed or cashed in.

## ***Loans***

If you currently have an Otter Tail Credit Union Loan, your interest rate, terms and conditions will remain the same.

Please make payments out to Dawson Co-op Credit Union.

Payments can be mailed, dropped off at any branch location or paid through your online or mobile banking account at [www.dawsonco-opcu.com](http://www.dawsonco-opcu.com).

## ***Overdraft Protection***

We provide overdraft protection services to cover those ATM and one-time debit card transactions – saving embarrassment and the extra hassles in your already busy day.

For further information please contact a loan officer.

## ***Health Savings Account (HSA)***

A Health Savings Account (HSA) can help you stay on top of rising health care costs and provide you with tax-deferred savings.

Contact one of our locations to see if you qualify.

## ***Loans we offer***

- **Auto & Pickup Loans**
- **Recreational Loans**
- **Signature Loans**
- **Other Secured Loans**
- **Share Secured Loans**
- **Education Loans**
- **Overdraft Protection**
- **Visa Credit Card**
- **Real Estate**
  - **Home Loans**
  - **Home Equity Loans**
  - **Land Loans**
  - **MN Housing Loans**
- **Agricultural Loans**
  - **Line of Credit**
  - **Machinery**
  - **Crops/Livestock**
- **Business Loans**
  - **Retail/Service**
  - **Real Estate**

# Frequently Asked Questions

## ***Are there differences between Otter Tail Credit Union and Dawson Co-op Credit Union?***

While there are some differences in our products, Otter Tail Credit Union and Dawson Co-op Credit Union have worked hard to ensure that we continue to meet all of your banking needs. Your Otter Tail Credit Union account will convert to the Dawson Co-op Credit Union account that it most closely matches.

## ***Can I use my old Checks?***

Yes, you will be able to use your existing supply of Otter Tail Credit Union checks after the conversion. When it's time to reorder checks, please speak to a member service representative so we can help you order new Dawson Co-op Credit Union checks. If you would prefer to switch over now, please call us at one of our locations.

## ***What happens with my direct deposit?***

No immediate action is required. Your direct deposits will continue to post as they normally do. Going forward, for any new direct deposits, please make sure to give them your new account number that precedes with a "4" and "0"s as well as the new routing number 291273549.

## ***What happens to my auto debits (those which are processed electronically using my account number and routing number)?***

No immediate action is required. Your auto debits will continue to post as they normally do. After March 1st, for any new auto debits, use your new account number that precedes with a "4" and "0" as well as the routing/transit number 291273549.

## ***When will I get my new debit card?***

Your current Otter Tail Credit Union debit card will continue to work. When your card expires, a new Dawson Co-op Credit Union debit card will be sent directly to you.

## ***Will I still visit Otter Tail Credit Union's website for my online banking needs?***

Beginning Friday, February 25th Otter Tail Credit Union's online banking will be disabled.

## ***Will my account number stay the same?***

Your Otter Tail Credit Union account number has been changed to have a preceding "4" and several "0" to make your account number 8 digits.

Example: if your account was previously 123, starting March 1st, your account number will be 40000123.

Starting Wednesday, March 2nd, please visit [www.dawsonco-opcu.com](http://www.dawsonco-opcu.com) and log in using your new account number by clicking on "Online Banking Log in" on our homepage.

## ***Does Dawson Co-op Credit Union have a mobile app?***

Starting March 2nd, if you are interested in mobile banking, please download the "DCCU MOBILE" app. You will login using your new account number.

## ***Does Dawson Co-op Credit Union offer telephone banking?***

No, this is not a product we offer, however you can always call or text us at one of our locations during office hours.

## ***Will my banking hours change?***

No, Banking hours will remain the same.  
Drive Thru - 7:30 am to 5:00 pm  
Lobby Hours - 9:00 am to 4:00 pm