

NEWS FROM DAWSON CO-OP CREDIT UNION

DECEMBER 2021

HOLIDAY CLOSINGS:

Memorial Day:

05/30/2022

Juneteenth:

06/20/2022

DAWSON
• CO-OP •
CREDIT UNION

Reminder:

If you travel south for the winter please make sure to update your mailing address with us when you return. For your safety, our statements do not get forwarded.

'Choose Your Adventure Rewards':

Use your debit card and get rewarded! Beginning April 1 - June 30, 2022 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!

To Katherine Odden of Dawson who won a \$50.00 VISA gift card as part of the "Fall Fest Rewards" SHAZAM Debit Rewards campaign which ran October 1 - December 31, 2022

2022 Scholarship Applications

Applications are now available at your local high school, our DCCU branches, and on our website. To be eligible, parents of the student or the student themselves must be a Credit Union member.

PLAN TO ATTEND COLLEGE NEXT FALL?

Now is the time to start thinking about financial aid. Receiving financial aid starts with filing the FREE Application for Federal Student Aid (FASFA).

Get to know Brady:



1. I have a B.S. Degree in both Finance and Human Resource Management from SMSU & was hired at DCCU full-time as a Loan Officer in May of 2020, upon graduation. I worked part-time at DCCU for 3 years before being hired full time.
2. Some of my favorite hobbies include playing golf, basketball, and sand volleyball with friends.
3. I enjoy spending time with my girlfriend, Savanna, my family, and my niece and nephews.
4. I'm a big fan of country music and Minnesota sports teams - Vikings, Timberwolves and Gophers.
5. I have helped out with the RCW Varsity Boys Basketball team as an assistant coach the last couple of years since returning to the area after graduating college.

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 St | PO Box 585

Renville, MN 56284

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

Fergus Falls Branch:

413 West Stanton Ave

Fergus Falls, MN 56537

(218)736-5528; (800)908-6466

Natalie Beckendorf Awarded MNCU Foundation Scholarship Council Scholarship

We are proud to announce that Natalie Beckendorf, of Renville, has won a \$1,000 Scholarship from the Minnesota Credit Union Foundation Scholarship Council (FSC). A total of \$16,000 was awarded to 16 credit union members in Minnesota for the 2021 - 2022 school year.

Over 650 students from credit unions throughout the state applied for scholarships. Applicants were selected based on their essays submitted to the FSC. This year's essay question was: "How did the way you interact and communicate with businesses change during the pandemic and what would you like to see continue in the future? From these experiences what suggestions do you have for your credit union?"

Beckendorf wrote "The pandemic brought positive and negative change that revolutionized the world. These changes created undeniable convenience with shopping and banking, limited in-person social interaction, created new platforms for education and brought forward a new normal."



Common Credit Questions and Answers:

HOW DO YOU GET A FREE CREDIT REPORT?

You can visit annualcreditreport.com to get a free copy of your credit report. There are three nationwide credit reporting agencies that you can get free copies from: Equifax, Experian and TransUnion. You can get your free credit report weekly, from each bureau, throughout 2022.

HOW LONG DO INQUIRIES STAY ON YOUR CREDIT REPORT?

Inquiries will stay on your credit report for up to two years.

HOW LONG DO COLLECTIONS STAY ON YOUR CREDIT REPORT?

Collections stay on your credit report for up to seven years after the date of the original delinquency, whether the collection account is paid or unpaid.

WHAT IS THE HIGHEST CREDIT SCORE?

850 – while that is the highest score possible, there is nothing special that happens when you hit that number. You should continue to build healthy credit habits and reach for the best score you can achieve for your financial goals.

HOW DO I FIX MY CREDIT?

When it comes to "fixing" your credit there is no quick fix but here are some important credit habits to practice:

- Make your payments on time and in full whenever possible
- Keep your revolving credit balances as low as you can
- Only apply for new credit when needed
- Monitor your credit reports regularly
 - Track your progress
 - Help stay on guard for identity theft



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