



# CO-NE FEDERAL CREDIT UNION

**Not for Profit, Not for Charity, But for Service**

**\*\*\*EXCITING NEWS\*\*\***

\*\*\*As of October 1<sup>st</sup>, 2018, CO-NE is implementing their new AMI core system. What does this mean for their members? The new system offers a variety of enhanced and easy to manage programs. We are excited to be offering our members a more self sufficient way of banking!! Be sure to read the back of the newsletter to get in on some of the great new things that the new core system has to offer!!!

\*\*\*Be sure to check out our new website layout, which now allows easy access to loan applications, rates, interest on loans, loan specials, etc.

\*\*\*CO-NE FCU NO LONGER HAS TO CLOSE EARLY AT THE END OF THE MONTH TO DO REPORTS!!! WE WILL HAVE REGULAR BUSINESS HOURS THROUGHOUT ALL MONTHS UNLESS AN EMERGENCY OR TECHNICAL ISSUE THAT NEEDS IMMEDIATE ATTENTION ARISES!!! THERE WILL BE NOTIFICATION POSTED ON THE DOOR IF THAT DOES OCCUR! PLEASE BE ADVISED WE WILL BE CLOSED ON OUR POSTED HOLIDAYS!

**---FALL HAS ARRIVED---**



**Needing some spending money to get started on your Holiday shopping??**  
**How about applying for a Signature Loan!**  
**CO-NE has increased their Signature Loan amounts up to \$5,000.00 with Approved Credit!!**  
**(one signature loan per member)**  
**(amount can vary)**

- Campers, RV's**
- Motorcycles**
- Boats**
- ATV's**
- Jet Ski**
- 4-H**
- And more!!!!**

**CO-NE FEDERAL CREDIT UNION**  
**113 CEDAR STREET**  
**JULESBURG CO. 80737**  
**970-474-2617**  
**www.co-nefcu.net**

**Business Hours**

**Monday-Friday**  
**9:00 am – 4:00 pm**

**Holidays & Observances**

**CLOSED**

**Columbus Day, Mon- Oct.8<sup>th</sup>**  
**Veteran's Day, Mon- Nov. 12<sup>th</sup>**  
**Thanksgiving, Thur -Nov. 22<sup>nd</sup>**  
**Through Friday Nov. 23<sup>rd</sup>**  
**Christmas Eve, Mon- Dec 24<sup>th</sup>**  
**Christmas Day, Tue- Dec. 25<sup>th</sup>**  
**New Year Eve, Mon- Dec. 31<sup>st</sup>**  
**closing at 2p.m.**  
**New Year Day, Tue- Jan 1<sup>st</sup>**

**Important Rates:**

**As of October 1<sup>st</sup>, 2018**

**Passbook**

**.50% (.401% APY)**

**Certificates**

**.75% – 6 month**

**.95% - 12 month**

**\$1,000 minimum**

**IRA's**

**1.0 (1.01% APY)**

Your funds are federally insured up to \$250,000



**Home-Banking went live on 10/1. The website will have the same URL as the current online banking that we already have. Members both current and new to home-banking (online-banking) will have to register on home-banking by simply putting in their account number and the last 5 digits of their social**

**security number and answering questions that follow once signed in.**

❖ **Home-Banking offers:**

- **Automatic transfer setup**
- **Card payment setup**
- **E-statements**
- **E-receipts**
- **Password/user id reset**
- **Online Loan application**
- **Reoccurring Loan Payment setup**
- **Access to NewsLetters**
- **Access to current Loan/Share Rates**
- **Cleared Check Images**
- **E-Doc signing**

❖ **New AMI System offers:**

- **E-receipts**
  - **Signature Pad signing**
  - **Credit Union app (comes Nov 1<sup>st</sup>)**
  - **Check Capture Deposit (comes Nov 1<sup>st</sup>, available with qualifying account history)**
  - **E-Doc signing**
- And much more!!!!!!!**