



CO-NE FEDERAL CREDIT UNION

Not for Profit, Not for Charity, But for Service

*****EXCITING NEWS*****

---WINTER HAS ARRIVED---

*****DUE TO UNDERLYING COMPLICATIONS, OUR LIVE DATE FOR THE CHECK CAPTURE DEPOSIT HAS BEEN DELAYED WITH A GO LIVE TBD. SORRY FOR THE INCONVENIENCE THIS MAY CAUSE YOU.**

*****A Friendly Reminder****

All overdraft charges for ach/atm/sd are now \$25.00 per transaction.

*****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!**

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



Needing some spending money???

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 Skis
4-H**

And more!!!

ALL LOANS REQUIRE A \$20 APPLICATION FEE

**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

**New Year Day, Tue- Jan 1st
Martin Luther King Jr Day – Jan 21st
Presidents' Day, Mon – Feb 18th**

Important Rates:

As of January 1st, 2019

Passbook

.50% (.401% APY)

Certificates

1.15% – 6 month

1.70% - 12 month

\$1,000 minimum

IRA's

1.50% APR

*****As of Jan 1st there will be a check mailing convenience fee assessed of \$1.00 per check that is issued and mailed.*****

*****First 3 checks issued from account will be at no charge – after that each additional check will be assessed a \$1.00 fee*****

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





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ANNUAL PRIVACY NOTICE AND DISCLOSURE

CO-NE Federal Credit Union is committed to protecting the privacy of our member. Federal law requires you receive this notice. We collect nonpublic personal information about you from the following sources: information we receive from you on applications and other forms or obtained when we verify the information you provided on the application or other form, information about your transactions with us, and information we receive from a consumer reporting agency. We may disclose all of the information about you to following types of third parties: financial service providers and others, such as an insurance company. Nonpublic personal information about you may also be disclosed to non-financial companies such as consumer reporting agencies, data processors, check printers, plastic card processors and government agencies. In order for us to conduct the business of the credit union, we may disclose all of the information we collect to companies that administer the products and services we provide, when required to do so by the government or when we partner with other businesses to offer a broader array of products and services, to process transactions on your behalf, follow instructions you authorize, or to protect the security of our financial records. Our credit union will partner only with businesses that follow strict confidentiality requirements. The businesses we select offer products designed to enhance our members economic wellbeing and we do not permit these companies to sell the information we provide to them.

If you terminate your membership, we will adhere to the privacy practices described in this notice. Access to your nonpublic personal information is given to employees who must have it in order to provide you with products and services.

You can help protect your personal information by using caution when disclosing your social security number, account number, plastic card numbers, and passwords. If you are contacted and asked to verify your account number over the phone, use caution. Official credit union staff will have access to that information. If we feel there is unauthorized use or possible fraudulent activity on your account, we will attempt to contact you. It is in your best interest to provide us with current changes to your name, address, and phone number.

We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. Call us at 970-474-2617 if you have any questions.

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

