



# CO-NE FEDERAL CREDIT UNION

Not for Profit, Not for Charity, But for Service

**\*\*Spring is around the corner\*\***

Do you have a boat ready to hit the water? Or a Camper to set up on the beach? If you answered no to either of these questions, don't worry! Co-NE offers a variety of loans that will help you get what you deserve!!

**We Offer:**

- ❖ Signature Loans
- ❖ Share-backed Loans
- ❖ Certificate-backed Loans
- ❖ Boat & Camper Loans
- ❖ Recreational Loans
- ❖ Vehicle Loans
- ❖ Appliance Loans
- ❖ Real Estate loans
- ❖ Farm equipment Loans
- ❖ Cattle Loans
- ❖ Youth 4-H Loans

- All loans require a \$20.00 application fee per member\*\*
- Loan approval/ amount is based upon approved credit and DTI

**New Check Issuance Policy:**

- \$1 convenience fee assessed for all checks issued and mailed.
- First 3 checks per Month no charge, \$1 per check after that!
- \*\* Does not apply to Personal checks.



**UPDATES AS OF JANUARY 1<sup>ST</sup>, 2019**

**Rates:**

**As Of April 1<sup>st</sup>, 2019**

- Shares- 0.5%
- 6 MO CD- 1.15%
- 12 MO CD- 1.7%
- IRA- 1.5%

**Out with the old, In with the new**

Co-Ne has made quite a few upgrades to the Financial Institution!! We are proud to announce that we will be moving the the other side of the building that CO-NE owns. This move will provide more personalized business for our members.

Privacy for our members is a number one priority! The Credit Union has already upgraded their Core System to the most current technology available, giving our members access to online-banking, online applications, a banking app, check capture deposit, and much more , but we are not finished there. CO-NE is looking into the installation of an Atm machine and Safety deposit boxes. Though the two will not be accessible until later this year , maybe next, CO-NE is working hard to make these arrangements possible for our members!

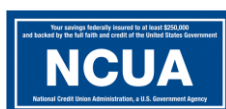
**\*\*Follow us on facebook to keep updated with the latest news!!!**

**Closed Holidays:**

**-Monday, May 27<sup>th</sup>, 2019  
Memorial Day**

**\*\*\*\*CO-NE No Longer  
closes early for End of  
Month Reports!**

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.

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