



# CO-NE FEDERAL CREDIT UNION

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

### We Offer:

- ❖ a variety of loans including Signature, vehicles, as well as livestock.
  - ❖ Online banking with a check capture deposit option upon approval
  - ❖ Certificates of deposit
  - ❖ Coin Counting Services FREE to members
- All loans require a \$20.00 application fee per Applicant
  - Loan Approval based on credit score and DTI (debt to income ratio)

### Rates:

#### As of Sept 1st, 2019

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

### AFLAC

If you would like to meet with Cynthia Moore on your Aflac coverage – please call the Credit Union to make an appt. for Oct 16<sup>th</sup>.

### New Check Issuance Policy:

(These are checks issued by CO-NE on member's account)

- \$1 convenience fee assessed for all checks issued and mailed.
- First 3 checks per Month are at no charge, \$1 per check for remainder of month!

**\*\* Does not apply to Personal checks**

### Closed Holidays:

Mon., Oct 14<sup>th</sup>, Columbus Day

Mon., Nov 11<sup>th</sup>, Veterans' Day

Thurs. & Fri. – Nov 28<sup>th</sup> & 29<sup>th</sup> – Thanksgiving

Tues., Dec 24<sup>th</sup>- Christmas Eve- Close at NOON

Wed., Dec 25<sup>th</sup>- Christmas Day- Closed

Tues., Dec 31<sup>st</sup> – New Year's Eve- Close at 2 PM

Wed., Jan 1<sup>st</sup> – Closed New Years Day



### \*\*Fall has arrived with back to school season\*\*

Who needs a back to school car? What about all those supplies and clothes for the kids? Those young adults headed to college will have expenses with housing and books as well!

**\*\*Come see us at Co-Ne Credit Union for all your loan needs!\*\***

### What's new at the Credit Union:

**Our ATM is now installed and available for use – NO FEES for our Credit union members!**

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

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

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





**CO-NE**  
**FEDERAL CREDIT UNION**

**Not for Profit. Not for Charity. But for Service**

---

### **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

