



CO-NE FEDERAL CREDIT UNION

Not for Profit, Not for Charity, But for Service

Rates:

Shares – 0.5%

6 mo CD – 1.15%

1 yr CD – 1.7%

IRA – 1.5%

What's new at the Credit Union:

Our ATM is now installed and available for use 24/7– NO FEES for our Credit Union members with a Co-Ne Credit Union Debit Card.

Updated Check Issuance Policy

(These are checks issued by CO-NE on member's account also known as a Cashier's check)

- \$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 ****

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

*****REMINDER*** All Debit
cards needing replaced for
any reason other than FRAUD
– will incur a \$5.00
replacement fee.**

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



Closed Holidays:

Wed., Jan 1st – Closed
New Years Day

Mon., Jan 20th – Closed
Martin Luther King Jr. Day

Mon., Feb. 17th – Closed
Presidents Day

**~~Services offered at Co-Ne
Credit Union~~**

- Online Banking – come visit with us to see what all we offer
- Check Capture Deposit – stop in for details and an application for approval
- Coin Counting Services
- Debit Cards
- Copy and fax

****The New Year is here
– who needs help
recovering from
Holiday debt?*****

We offer a variety of financing options at the Credit Union with competitive rates based on qualified credit. Come visit with a Member Service Representative today to see what you may qualify for.

****All applications require a
\$20.00 loan application fee per
applicant to cover the cost of a
current credit report****

>>Credit Score and Debit to Income (DTI) Ratio will determine over all qualifying level for a new loan along with final approval from the Manager and/or Board of Directors<<

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





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

