

Dawson CU Co-operette

www.dawsonco-opcu.com

"PEOPLE YOU KNOW"

Holiday Hours

Closed Monday, 01/16/2012

Martin Luther King Day

Closed Monday, 02/20/2012

Presidents Day



Dawson Office: 711 6th St, Dawson, MN 56232

(320)769-2908, (800)276-0025

Drive Up Hours M-F 8:00-5:00

Lobby Hours M,T,W,F 9:00-4:00

Thurs 9:00-5:00

Boyd Branch: 126 3rd St, Boyd, MN 56218

(320)855-9900

M,T,F 9:00-4:00

Closed 12:00-12:30

Renville Branch: 208 N Main, PO Box 585

Renville, MN 56284

(320)329-3152; (866)529-4623

Drive up Hours M,T,W,F 8:00-4:30

Thurs 8:00-5:00

Lobby Hours M,T,W,F 9:00-4:00

Thurs 9:00-5:00

With the new year many will be traveling this winter, we would just like to give you some debit card usage and traveling tips.

Before you go

▶ Check your cards. Know the expiration date and if it is a new card make sure your card has been activated before you leave.

▶ Know your financial institution's restrictions on daily withdrawal limits.

Dawson Co-op Credit Union standard maximums-

- Maximum total combined withdrawals and purchases of 15 per day if you have sufficient funds in your account.
- Maximum Point-of-Sale purchases of \$500.00 per day if you have sufficient funds in your account.
- Maximum cash withdrawals of \$200.00 per day from an ATM if you have sufficient funds in your account.

▶ Make a copy of cards, id and passport and keep in a safe place.

▶ Keep a record of card account numbers and telephone numbers for reporting lost or stolen cards in a safe place.

▶ Get in touch with your financial institution. Tell them where and when you'll be traveling – this can help ensure that your card isn't flagged for unusual activity.

▶ Traveling abroad - review daily withdrawal limit and purchase limit, it may be a good idea to request an increase to your daily withdrawal amounts.

▶ Carry more than one form of payment in case one gets lost or stolen.

▶ Keep sales slips as proof of purchase for customs or in case of a dispute, and for reconciling your account when you get home.

▶ Do not keep PINs with your card.

▶ Consider purchasing a "Gift Card" for some travel expenses. A gift card can be loaded up to \$750, is not linked to your personal account and can be used almost anywhere VISA® debit is accepted.

Please join us for the annual meeting of the Dawson Co-Op Credit Union on Monday February 27th at 7:00PM. The meeting will be held in the Dawson Boyd High School Commons Area with lunch to follow!

UPCOMING CHANGE TO ONLINE BANKING LOG IN

Dawson Co-op Credit Union is committed to maintaining the security of your accounts and personal information and will continue to improve systems for online authentication.

In 2012 we will be implementing a Multi-factor Authentication (MFA). Members will be required to authenticate themselves via security levels (instead of just entering your member number and associated PIN). The security levels have yet to be determined, but may include a generated random security code and/or the selection or creation of a unique security question. Until the installation is complete the sign on will be the same as it is now, however, the first time you login to Internet Banking after the installation, you will be taken through a series of directions. After successfully logging in per the MFA requirements, internet banking will be displayed and you can perform your banking tasks as usual.

2011 TAX DEADLINE

Taxpayers will have until Monday, April 16, 2012 to file their 2011 Federal tax returns. Everyone can e-file, and everyone can e-file for free. Last year, nearly 100 million taxpayers opted for the safest, fastest and easiest way to submit their individual tax returns – IRA e-file. And now, with Free File, everyone can file Form 1040 series tax returns for free! Visit www.irs.gov for more information.



Get a chance to win \$15,000 with TurboTax. Try any TurboTax® Online product for FREE and get a chance to win \$15,000. Let TurboTax guide you step by step like a GPS to your maximum refund, guaranteed. Just sign in to the TurboTax sweepstakes microsite <https://affiliates.cutspm.com/?cuid=dawson&pid=43&ptype=tto> with a valid email address by February 21. To learn more visit our website at www.dawsonco-opcu.com. No Purchase Necessary. Subject to Official Rules.

Get your federal refund in as little as 10 days with Direct Deposit. Whether you file electronically or on paper, direct deposit gives you access to your refund faster than a paper check. It also avoids the possibility that your check could be lost or stolen or returned to the IRS as undeliverable. Speed, safety and choice – with direct deposit you can have it all. Information you will need: Dawson Co-op Credit Union routing number-291273549 and your account number. If you are not sure what your account number is, look at your last statement that you received or give us a call.

WHY INVEST IN AN IRA AT DAWSON CO-OP CREDIT UNION?

If you don't have an IRA, you owe it to yourself and your financial future to start your account now. And even if you have an IRA somewhere else, there are some compelling reasons for moving your account here.

Our rates are competitive, your account is insured up to \$250,000, and we pay particular attention to your personal financial needs, because at Dawson Co-op Credit Union, you are a member, not just a customer.

That's why if you already have an IRA, you should consider moving it here. Simply contact us today, and we will help start the process for moving your funds.

Starting your IRA, or transferring it to the credit union, could be one of the best financial moves you'll ever make. If you would like more details or have any questions, call the Dawson branch at (320) 769-2908 or toll free at (800)276-0025; or the Renville branch at (320)329-3152 or toll free at (866)529-4623.

Make your 2011 IRA Contributions now!. DCCU offers 1, 2 and 3 year Traditional IRA's as well as a 1 year ROTH IRA. Check our dividend rates online at www.dawsonco-opcu.com or call one of our branches.

Watch for your 1098 and 1099 tax forms they will be sent out by the end of January to those receiving one. Please retain for your tax records.

Have a Safe and Happy New Year!