

Holiday Hours

Closed:

Martin Luther King Day - 01/19/2015

Presidents Day - 02/16/2015

WATCH FOR BIG CHANGES IN 2015!!!

As more members become more comfortable with electronic and mobile technology, DCCU understands the importance of offering the secure products and services members are asking for.

What can you look forward to?

- Downloadable Mobile Banking application. This combines the benefits of Internet Banking with the power of smart phone devices, providing quick access to account information. Members can easily navigate through menu options to transfer funds, view account balances, access account history and locate and get directions to ATM and branch locations.
- Mobile Deposit Capture. Qualifying members will have the ability to deposit checks using the camera on a smart phone. The user keys in the check amount and simply snaps photos of both sides of the check with a supported smart phone camera. Before transmitting, the technology formats the check images, automatically corrects any image distortions or skewing, and confirms that the images meet accepted Check 21 image-quality standards. The credit union will utilize a risk monitoring tool to monitor these deposits and decide if any need to be rejected. After the checks are submitted successfully, users receive instant communications back from the credit union.
- DPX Pay – This is an easy to use money movement service that will allow members to conveniently and securely send a payment or request a payment from another person (which is person to person payments (P2P)) anywhere in the USA, at any time, using only the recipient's e-mail address or mobile phone number.

ANNUAL MEETING

Please join us for the annual meeting of the Dawson Co-op Credit Union on Monday, February 23th at 7:00 PM. The meeting will be held in the Dawson-Boyd High School Commons Area with lunch to follow.

Tax Forms 1098 & 1099

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.

Expired Check Cards

and Debit Cards

Check the expiration date on your debit card. Your card will remain active through the end of the expiration month. Cards will be replaced every 2 years, and the replacement card will arrive in your mailbox near the end of the month listed on your card. Watch your mail for an envelope that looks like junk mail.



**DAWSON
CO-OP
CREDIT UNION**

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:

152 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



NCUA

10 Ways to Protect Yourself from Identity Theft

by Doug Shadel, AARP The Magazine, October/November 2014

1) Secure Your Mail

- Get a locking mailbox or use a PO box. Almost 60% of Americans do not lock their mailbox.

2) Limit What Is Mailed to You

- Get online accounts for all bank and credit cards. 19% of Americans over 50 have not set up online access to their financial accounts.

3) Never Leave Personal Information in Your Car

-19% of Americans 18 to 49 admitted they have left their wallet or purse in their locked car over the past week. But only 8% of those over 50 did.

4) Shred Documents Containing Personal Information

- This includes bank and credit card statements, tax forms and medical bills. 41% of respondents age 50 and older shred documents once a week or more.

5) Lock Electronic Devices

- Set up passcodes on your smartphones, laptops and tablets to prevent unauthorized use if they are lost or stolen. 44% of those age 50-plus who own smartphones have not set up a passcode on them.

6) Close Out Inactive Accounts

- Old credit card accounts that are not in use can make tempting targets for ID thieves.

7) Don't Carry Your Social Security Card

- Even exposing the last four digits of your Social Security number can put you at risk for fraud.

8) Monitor Your Account Activity

- Check accounts and credit card statements online regularly. 3 in 4 Americans who bank online say they check their accounts at least once a week.

9) Register With the 3 Credit Reporting Agencies

- Establish accounts with Equifax (1-800-525-6285), Experian (1-888-397-3742) and TransUnion (1-800-680-7289). 4 in 10 Americans have not registered for online access to their accounts with the credit bureaus.

10) Put Fraud Alerts or Freezes on Your Accounts

- You can put a fraud alert or establish a credit freeze on your accounts by contacting the three credit bureaus. Only 16% of respondents who had received breach notifications put fraud alerts on their credit files, and less than 6% opted for credit freezes.

MNFIC SCHOLARSHIP

The FIC is offering two \$1000 scholarships and sixteen \$500 scholarships to 18 credit union members throughout Minnesota. To be eligible students must be attending a college in fall of 2014/spring 2015 and be a member of a credit union. Stop by the Credit Union to pick up an application or fill one out on line at: <http://www.mnfic.org/scholar.htm>. Application must be post-marked or electronically submitted by February 1, 2015.



LOAD – SPEND – RELOAD

DCCU is offering a new “personalized” VISA Reloadable Card to our membership at a very reasonable cost.

The VISA reloadable card may be very beneficial to you as an addition to, or an alternative to, a debit card and will allow you as a cardholder, to load a set amount of money onto a plastic card at a branch or online. The card can also accept direct deposit, and will give you access to the convenience of using plastic anywhere VISA is accepted, for payments, purchases and ATM withdrawals without the burden of interest or the threat of overdraft charges.

HAVE A SAFE AND HAPPY NEW YEAR!

**DAWSON
• CO-OP •
CREDIT UNION**

Dawson • Boyd • Renville

**We would like to Thank the Renville members for using and filling out the envelopes provided at our new ATM. Please put your name on the front of the envelope if you can.