

Holiday Hours
Closed:
Monday May 25, 2015
Memorial Day



**DAWSON
CO-OP
CREDIT UNION**

Community High School Graduations

Sunday May 31, 2015

Renville County West
Bird Island-Lake Lillian-Olivia
Dawson-Boyd



2015 SCHOLARSHIP APPLICATION

2015 Scholarship Applications will be available April 1, 2015
Pick up an application from your high school, at one of our DCCU Branches, or on our website, April 1, 2015

ELIGIBILITY REQUIREMENT: Parents of the student or student, must be a Credit Union member.

Completed applications can be returned to:

Dawson Co-op Credit Union
711 6th St. PO Box 1002
Dawson, MN 56232

or

Dawson Co-op Credit Union
208 N Main St, Box 585
Renville, MN 56284



Boyd Goodtime Days: June 12th – 14th
Renville Sugar Beet Days: June 10th – 14th
Dawson Riverfest: June 26th-28th
Danube Fun Days: July 10th-12th
Sacred Heart Summerfest: July 17th-19th

DCCU is Sponsoring
Ole and Lena's Wedding
Sat. June 27, 2015
7:00 p.m.

Memorial Auditorium in Dawson
More info available @www.dawsonboydarts.org

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at:

www.dawsonco-opcu.com/wp-content/uploads/2014/04/Privacy04-2014.pdf

or we will mail you a free copy upon request if you call us at 320-329-3152.



Just for our valued members. . .

VISA® Credit Card ANNUAL PERCENTAGE RATE (APR) HAS BEEN REDUCED!



DCCU appreciates our members! The VISA® Credit Card annual percentage rate has been reduced to 6.90% APR* for all new purchases, cash advances or balance transfer transactions effective February 21, 2015. All existing balances prior to February 20, 2015 will remain at the higher previous rate.

Minimum interest charge-none. Due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if entire balance is paid by due date each month. Balance is calculated using a method called “average daily balance (including new purchases).” No annual fee, application fee or balance transfer fee. Misc fees and disclosures: Cash advance fee-\$1.00; Foreign Transaction fee-1% of each U.S. dollar; Late payment fee-Up to \$15.00; Over-the-Credit Limit fee-None; Returned payment fee-Up to \$20.00. To apply call 1-866-529-4623, or visit our website

www.dawsonco-opcu.com/loanscredit-cards/credit-card/

* APR=Annual Percentage Rate

Don't take the bait. . . .

Phishing scams may be attempted anytime as well as during this busy time. Criminals will use email, telephone or text messaging to trick recipients into disclosing personal information.

Education is key to reducing losses from phishing scams.

Members need to know exactly how phishing scams work and how to avoid becoming a victim. The Credit Union will never ask for your personal information via phone or email.

Protect yourself with these tips:

1. Never respond to an e-mail asking you to verify or update your personal information.
2. Never click on links in unsolicited e-mails that you receive.
3. Delete any unsolicited e-mail in your e-mail accounts - don't even open them!
4. Never tell anyone your PIN and never write it down.
5. Guard your PIN from being seen when you are completing a transaction at an ATM or in a store.
6. Protect your passwords. Never write them down or enter them online unless you initiated the transaction.
7. Never give out your personal or financial information on the phone or online unless you initiated contact.
8. Check your credit report at least once annually or sign-up for weekly or monthly alerts through credit management agencies.
9. At home, use spam blockers, firewalls, virus protection, and adware & malware destroyers.