



Dawson CU Co-operative

March 2016



Congratulations Graduates of 2016! Community High School Graduations

Renville County West: *Sunday, May 22nd*
Bird Island-Lake Lillian-Olivia: *Sunday, May 29th*
Dawson - Boyd: *Sunday, May 29th*



Best Wishes to all the GRADUATES!

Holiday Hours

Closed:

Monday, May 30th - Memorial Day

2016 SCHOLARSHIP APPLICATION

2016 Scholarship Applications will be available April 1st, 2016!

Pick up an application from your high school, at one of our DCCU Branches, or it is available on our website.

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

Completed applications can be returned to:

Dawson Co-op Credit Union
711 6th Street
P.O. Box 1002
Dawson, MN 56232

OR

Dawson Co-op Credit Union
208 N. Main Street
P.O. Box 585
Renville, MN 56284

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



Enjoy Your Community This Summer!

Boyd Goodtime Days:
June 10th – 12th
Renville Sugar Beet Days:
June 9th – 12th
Dawson Riverfest:
June 24th-26th
Danube Fun Days:
July 6th-10th
Sacred Heart Summerfest:
July 15th-17th

DCCU is Sponsoring
Sirens of the 60s
Sat. June 25, 2016
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.

Parents Teaching Fiscal Responsibility, Look to Prepaid

Written by Jeff Falk

Parents are increasingly turning to prepaid cards to teach their preteen and teenage children about financial responsibility.

Recent data from the Prepaid International Forum (PIF) found 60 percent of parents believed prepaid cards offered their kids a greater sense of financial responsibility and served as effective budgeting tools. For parents with children under the age of 12 specifically, prepaid is the No. 1 tool they use to introduce money management to their kids.

Because children (or anyone for that matter) can't spend more than what's loaded on a prepaid card, parents have the peace of mind their children won't incur debt as they taste financial freedom. Of parents with children using prepaid cards, 43 percent said they most appreciated receiving their children's balance and transaction histories.

PIF, which surveyed 1,000 parents of children under 16, concluded 26 percent of kids 15 and under had used financial products to make purchases. Forty percent of those used debit cards, while 58 percent used prepaid cards. Additionally, children under 16 make up 35 percent of first-time prepaid account openings. For those under the age of 12, prepaid is five times more popular than debit cards and mobile payment account.

WHAT IT MEANS:

Parents having "the money talk" with their kids often look to prepaid as a safe, secure way to introduce the concept of smart money management. It's never too early to begin teaching kids about money. Establishing financial literacy early can have a positive impact on children's financial lives into adulthood.

Contact us to learn more about our Prepaid Card at DCCU!

Load - Spend - Reload



Banking on the go just got easier

Simplify your life by accessing your accounts safely and securely 24 hours a day, seven days a week with our DCCU "Go Mobile" App. It is free to download from iTunes or Google Play stores.

With our mobile app you can:

- Check account balances in real time
- Review transaction history
- Transfer funds between your accounts
- Locate ATMs and branches
- Deposit checks using the Remote Deposit Capture feature



You must be enrolled in Online Banking to have access to the Mobile App.

You will use the same login information for both. If you are not enrolled, please call us for details to help you get started.

Mobile Remote Deposit Capture - Quick, Easy, Secure

Now you can make a deposit from your smartphone anytime, anywhere, 24/7.

- Login to the DCCU "Go Mobile" App on your smartphone.
- Swipe to your checking account and tap the camera icon.
- Enter the amount of the check - Tap Next.
- Review the information on your screen. To confirm your deposit, choose OK.
- Tap Capture Front of Check and take a picture of the check. Make sure the whole check is visible. Choose Use Photo to approve the photo or Retake to attempt another photo.
- Review the information listed on your screen to ensure you have properly endorsed the back of your check.
- Tap on Capture Back of Check and take a picture. Choose Use Photo or Retake.
- After you submit, the process is completed and the deposit is initiated. **Keep the check for 45 days after mobile depositing.**

(Up to \$200 immediately available - remaining amount subject to a 2 business day hold period.)

Count on the PEOPLE YOU KNOW to help with your financial needs!

