



## Dawson Co-op Credit Union

*wishes you a happy, healthy and prosperous year ahead!*



### 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.

## DID YOU KNOW???

*Did you know that you can set up Account Alerts for your savings, checking, and loan accounts in Online Banking?*

Account Alerts will notify you when certain events occur.

You can choose which events you want alerts for and how and when you receive them.

**Account Alerts are a free, easy and convenient way to monitor your account activity.**

Track your transactions to improve your financial responsibility, provide yourself with extra security from fraud or identity theft, and avoid charges and fees by getting notifications when your checking account balance is getting low or when a loan payment is due.

You can receive alerts by email, secure message in our online banking, or text (message and data rates may apply).

### Steps to Set Up Account Alerts

1. Log into Online Banking.
2. On the accounts tab, click on Account Alerts.
3. Click on the box "Click here to add new alerts or reminders".
4. Click on the drop down arrow to receive the list of Alerts available. Highlight and click on the alert you would like to receive.
5. Select the account, how to be notified, and any other questions available on that specific alerts.
6. Click on Submit.
7. The next time this event occurs, you will receive notification in the manner you requested.

### Holiday Hours

#### Closed:

Martin Luther King Day - 01/18/2016

Presidents Day - 02/15/2016

## ANNUAL MEETING

Please join us!

**Dawson Co-op Credit Union's Annual Meeting**

will be held on:

Monday, February 29th

at 7:00 PM

The meeting will be held in the

Dawson-Boyd High School

Commons Area

with a light meal 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.



**Dawson Branch:**  
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





## Download our Mobile App!

Search *iTunes* or *Google Play* for  
*DCCU "Go Mobile"*

*Remember: You must currently be enrolled in  
Online Banking to access the Mobile App.*

## NOTICE OF FEE CHANGES

*Effective February 1<sup>st</sup>, 2016*

Outgoing Wire Transfer Fee - \$20.00

Incoming Wire Transfer Fee - \$ 5.00

Levy or Garnishment Fee - \$25.00

Fax – Incoming and Outgoing- \$1.00 per page

Safe Deposit Box Drilling/New Keys – Up to \$300.00

Key Replacement - \$15.00

gcnv Ucx piu Cee wpvu UCu

c /Fgfwev dng E pvt dwv pu cpf c /Htgg F uvt dwv pu

The best of both worlds is possible with a HSA.  
Health Savings Accounts not only help you get a handle  
on rising health care costs, but also provide you with  
a tax-advantaged way to save.

Reminder! You can contribute to your HSA until your tax  
return due date (April 15th).

**Learn More Today!**

**Talk to us - we would be glad to provide you  
with more information on HSAs.**

## 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  
college in Fall of 2016/Spring 2017 and be a  
member of a credit union.

Stop by the Credit Union to pick up an  
application or fill one out online at:

<http://www.mnfic.org/scholar.htm>.

Applications must be post-marked or  
electronically submitted by February 1, 2016.



**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  
beneficial to you in 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!**

\*We would like to Thank the Renville members for using and filling out the envelopes provided at our ATM.  
Please help us by writing your name on the front of the envelope.

**DAWSON  
·CO-OP·  
CREDIT UNION**

Dawson • Boyd • Renville