

Holiday Closings:

Christmas Day  
December 25

New Years Day  
January 1st

Martin Luther King, Jr. Day  
January 15

Presidents' Day  
February 19



## Dawson Co-op Credit Union



### News from Dawson Co-op Credit Union

#### "Use your Debit Card & Enjoy the Show"

Each time you use your debit card to make purchases between October 1-December 31, 2017 you'll automatically be entered for a chance to win! Grand Prize: \$500.00 entertainment gift card, or a \$50.00 gift card, which will be given away each month of this promotion period.

Congratulations to Jon Snyder who won a \$50.00 VISA gift card as part of the "Escape to Rewards" SHAZAM Debit Rewards campaign which ran July 1-September 30 ,2017.

Don't have a Debit Card? Apply Today!

#### Join with us Today to Educate Kids about Money

The Minnesota Credit Union Foundation has partnered with HT Mobile Apps to bring their financial education platform, Member Jr., to Minnesota. The app teaches simple money concepts to kids ages 2 to 12. It provides tools for kids to manage their money and financial games for various ages. The foundation version consists of 6 sections including: My account, games, chores, goals, lessons and achievements. There are 3 custom versions of app available, Base, Enhanced and Custom. The different levels allow you to work within your budget and determine the right features for your kids programs.

MnCU Jr. is available in the



#### 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.

#### New APR Dividend Rates

Check out the great rates on DCCU Term Share Certificates. For more information, check us out online at [www.dawsonco-opcu.com](http://www.dawsonco-opcu.com)., or give us a call!

#### 57th Annual Meeting Set

The 2018 Dawson Co-op Credit Union annual meeting will be held on Monday, February 26, 2018 at the Dawson-Boyd High School Commons Area, 563 9th Street, Dawson, MN. The meeting will begin at 7:00 p.m. and includes a light meal.

**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:**  
380 Stockholm Ave,  
Boyd, MN 56218  
(320)855-9900  
M,T,F 9:00-4:00  
Drive up Hours  
M,T,F 8:30-4:30  
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



Dawson Co-op Credit Union is an Equal Housing and Equal Opportunity Lender.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.

Your personal information is a valuable commodity. It's not only the key to your financial identity, but also to your online identity. Knowing how to protect your information and your identity is a must. Here are some tips to doing it effectively:

- ✓ **Keep** your personal information in a secure place at home.
- ✓ **Shred** financial documents & paperwork with personal information before you discard them.
- ✓ **Don't** give out personal information on the phone, through mail or over the internet unless you know who you are dealing with.
- ✓ **Protect** your personal information while online. Only give personal information over Encrypted Websites. If you're shopping or banking online, stick to sites that use encryption to protect your information as it travels from your computer to their server. To determine if a website is encrypted, look for https at the beginning of the web address. That means the site is secure.

Every year, thousands of people lose money to telephone scams, from a few dollars to their life savings. Scammers will say anything to cheat people out of money. Some seem very friendly, and even call you by your first name, making small talk, and asking about your family. They may claim to work for a company you trust, or they may send mail or place ads to convince you to call them.

- ✓ **Ask yourself**, why am I "confirming" my account information or giving it out? The answer is: Don't, don't ever give out any account information. Keep your credit card, checking account, and Social Security numbers to yourself. Don't tell them to callers you don't know, even if they ask you to "confirm" this information. That's a trick.

*Traveling? Give us a call so we can put travel alerts on your account.*



**YOUR SECURITY IS OUR HIGHEST PRIORITY**

**YOUR MONEY, YOUR CHOICE**

**YOUR CREDIT UNION**

*Count on the people you know to help with your financial needs!*



**Our Mission:**

Dawson Co-op Credit Union's mission is to be a leader in the community, while being the primary financial institution of our members.

**Our Vision:**

Dawson Co-op Credit Union is a member-owned, nonprofit financial cooperative. A cooperative is an association of people who voluntarily join together to meet their common economic, social, or cultural needs, and aspirations through a *jointly owned* and democratically controlled enterprise. As a financial cooperative, we share these principles and add a few of our own such as service to members and building financial stability.