



Advantage

Congratulations!

Each year the Board of Directors of Consumers Cooperative FCU allocates a \$1000 scholarship to be awarded to a graduating senior who is furthering their education, and whose parent or themselves have been a member of the Credit Union for at least one year.

This year's recipient is Anna Adam, daughter of Alex and Natalie Adam. Anna is a graduate of Alliance High School. She will be attending Chadron State College this fall pursuing a degree in Early Childhood Education.

The Credit Union would like to congratulate Anna and the rest of the graduating class of 2017 on a job well done. We wish you joy and success in your future endeavors.

MARK YOUR CALENDAR:

Tuesday July 4
CLOSED - Independence Day

Monday Sept. 4
CLOSED - Labor Day

- Be sure to take advantage of our*
- *Night Drop Box*
 - *Two ATM Locations*
 - *Visa Debit Card*
 - *Online Banking during our closed hours.*

OPEN

Monday - Friday
8:30 a.m. - 5:00 p.m.

STAFF

Betsy Marsteller
Manager

Colette Johnson
Loan Officer

Cheryl Long
MSR

Kim Farritor
Loan Officer

Shelly Matthews
MSR

Rashl Bunnell-Franklin
MSR

Laura Furrow
Part-time MSR

REACH US AT
308-762-1871

Toll Free: 866-762-1871
Fax: 308-762-1876
Audio Teller: 888-827-6957
ccfcu@bbc.net

www.cfcuonline.com
with Online Banking
and BillPay

ATM LOCATIONS

217 Toluca
1000 E. 3rd Street



"Not one penny of insured savings has ever been lost by a member of a federally insured credit union."

Never stop doing little things for others. Sometimes those little things occupy the biggest part of their hearts.



Take the Stress Out with a Low-Rate Credit Union Back to School Loan

While summer is just getting started, we all know how time flies when you're having fun in the sun! One day you're relaxing poolside and the next you're prepping for the first day of school.

While returning to the classroom can be emotional for kids, it can be a financial obstacle for many parents, as back to school requirements and lists seem to get more complicated and longer each year. From binders and backpacks to computers and clothes, families on average will spend just under \$700 on back to school supplies, according to the National Retail Federation. That's a small fortune!

One way to ease the transition from summer vacation to school days and take the stress out of back to school shopping is with a low-rate "Back to School Loan" from Consumers Cooperative FCU. Qualified members can borrow up to \$1,500 for 12 months @ 5% with a payment of \$128.42. We offer fast and easy loan processing, and it is a great way to stay away from adding to long term credit card debt.

Offer valid August 1st thru September 15th. *all loans subject to eligibility requirements*

ATTENTION: All Visa Debit Cards Issued Or Re-Issued By Consumers Co- operative FCU Will Be Chip Enabled

Consumers Cooperative FCU has converted debit cards to EMV chip technology as part of a global effort to use more advanced technology to better protect your accounts from fraud. EMV stands for Europay, MasterCard and Visa. These are three of the largest payment entities that collaborated and established a new standard for smart payment cards to address the ever growing amount of fraud. The growing cases of fraud can largely be attributed to flaws associated with the static design and nature of magnetic strip cards.

An EMV chip card has the same look and feel of your current Visa debit card with the exception of a tiny microchip embedded on the face of the card. The microchip is a small computer that enables the chip to perform real time authentication, cardholder verification and payment authorization. The microchip produces a unique onetime authorization code valid only for a single transaction. Unlike magnetic strip cards, the data transmitted from the terminal to the financial institution changes on every transaction, rendering this data useless for fraudsters who steal this information to produce counterfeit cards.

When your current card expires, or is lost or stolen and you need to order a new card you will receive a chip enabled card.

If you have any questions please contact the Credit Union.

Protect Yourself Against **I.D. THEFT** During Summer Travels

Summer, it's a time to take that long deserved vacation after months of cold and snowy weather. It's also a time for identity thieves to take advantage of vacationers.

Your credit union wants you to enjoy your travels and keep your identity protected by sharing some tips:

- Keep your travel plans and photos off social media until you return home. Also, turn off all location tracking to your smart phones and social media accounts. When you share information about leaving for a trip away from home, you're giving ID thieves an open invitation.
- Place a hold on your mail or have a neighbor pick up your mail and packages.
- Be careful using wireless Internet connections when it comes to financial or credit card information. Most public Wi-Fi networks are not secure and if your information is unencrypted during transmission, it can be intercepted. Use your cell phone's carrier service instead.
- Limit the amount of credit cards you bring on your trip and instead of using debit, use credit when making a purchase. This detours prying eyes from getting your PIN number.
- If you need cash from an ATM machine, go to one inside since you're in an unfamiliar place and not aware of your surroundings.
- Keep all your receipts and travel information until you get home, then shred what is not needed.
- When you return home, monitor your financial statements for a while to make sure no fraudulent activity has occurred.

Bon voyage and enjoy your summer travels!



STOP. Ask the Credit Union About
Low Auto Loan Rates

Everyone deserves a second chance. So if you financed your vehicle elsewhere, we'd like to see if we can lower your interest rate with a credit union loan. Or maybe you want to shorten the term in order to pay off your loan earlier, or lengthen it to lower your monthly payments. We want to help you with a loan that fits you like your driving gloves. Contact the credit union to find out just how easy refinancing can be.

And if you're in the market for new wheels, stop by the credit union for a pre-approval. That way you can shop like a cash buyer, getting the vehicle you want. Remember, special financing offers often only apply to less-popular models and "not all buyers will qualify." That means only those with pristine credit are eligible. At the credit union, we'll work with you to put you in the driver's seat.

Rates as low as 3.00% for 48 months, 3.25% for 60 months, and 3.50% for 72 months! *All Loans subject to eligibility requirements*