



Advantage

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
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
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."

Scholarships Available

The Board of Directors has allocated a \$1,000 scholarship to be awarded to a graduating senior who is furthering their education, and whose parent(s) or themselves have been a member of the Credit Union for at least one year. Stop by the office for an application. **Application deadline is Friday, April 29, 2017.**



Kick off the first day of summer by joining us for "Summer Fun Days!"

Each day we will be handing out promotional items & fun summer items for the kids. Plus, we will be serving cookies and refreshments. On Friday we will grill hot dogs from 11 a.m. to 2 p.m.

Donate \$1 to the Childrens Miracle Network to enter our daily prize drawing. We will be drawing for both adult and children's prizes. Each prize will surely make your summer more fun!

MARK YOUR CALENDAR:

Monday May 29
CLOSED - Memorial Day

Tuesday July 4
CLOSED - Independence Day

Monday Sept. 4
CLOSED - Labor Day



CATCH THE WAVE WITH GREAT RATES!

Stop in and see us today!

LOANS

Shopping or looking to refinance? Check with us first! We have great rates on Autos, Trucks, Motor Homes, Campers, Boats, and Motorcycles. Plus, we have a fast turnaround time along with great service!

Reduce your current monthly payment by refinancing with us. Or, if you've been on the fence about a new purchase, get pre-approved before you shop and avoid the hassle at the dealer.

RATES AS LOW AS:
3.00% for 48 months
3.25% for 60 months
3.50% for 72 months.

*All loans subject to eligibility requirements.

SAVINGS

A Consumers Cooperative FCU Certificate of Deposit is a great way to build your savings. Take advantage of 3 Certificate Options:

12 Month CD
1.11% APY

18 Month CD
1.26% APY

24 Month CD
1.41% APY

\$500 minimum deposit required. Early withdrawal is subject to a penalty.

Or, if you do not want to lock in a rate with a Certificate of Deposit, you can open a:
Grand Saver Account
\$1,000 minimum @ 0.80%

Regulation D

Federal Regulation D places a monthly limit on the number of transfers you may make from your Share Savings Accounts without your physical presence being required.

The following transactions can be performed from your savings account but are limited to a maximum of six total transactions (any combination) per account, during a calendar month due to the requirements of Regulation D.

- Transfers made using Online Banking
- Transfers made using Telephone Banking
- Overdraft transfers from your savings account
- Pre-authorized "ACH" or "EFT" transactions from your savings account

There is no limit to the number of withdrawals/transfers a member may make from their savings account by mail, at an ATM, or in person at the Credit Union.

After the six total allowable transactions have been reached for the month, further transactions may not be honored.

We apologize for any inconvenience this may cause. Remember, once your account has reached its Regulation D limit, you may make withdrawals and transfers in person, by mail, or at an ATM.

Lost or Stolen ATM or VISA Debit Cards

It is important to notify us immediately if your

Consumers Cooperative ATM or Visa Debit Card is lost or stolen.

During regular business hours, please call Consumers

Cooperative at **308-762-1871**.

After hours, please report your card lost or stolen by calling

800-500-1044

Pass Up Payday Loans | Payday lenders charge interest rates of 400%

annual interest (APR) or more. Visit your Consumers Cooperative FCU instead. We offer alternatives with fairer terms and lower rates, such as short-term signature loans. We may also be able to help evaluate your finances and develop a spending plan so you don't end up in this situation. Visit the Consumer Federation of America's www.paydayloaninfo.org website to see how much payday loans really cost.

SIX RULES For Managing Credit Card Debt

If you want to be the master of your credit card debt load, follow these key rules:



1. Take Inventory. How many credit cards do you have? What's the balance and minimum monthly payment on each? What's the total balance? If it's more than you thought or can afford, it's time to pare down.

2. Check out the cost of your credit cards. What's the interest rate on each card? What's the annual fee? Does your card offer a grace period? If the card doesn't have a grace period, or if you carry over a balance, or take a cash advance, you're usually charged interest right away.

3. Get one low-fee or lower-interest card and use it wisely. Check to see if you can transfer existing debt from your various credit cards to your new lower-interest credit card. Request a Credit Union Credit Card. Apply at www.mycucard.com or call 1-888-415-6154. Now thru April 30th you will receive a low introductory rate of 3.99% for 12 months when you transfer your existing card balance to a credit union credit card.

4. Make the largest monthly payment you can afford. Even though you may not be able to pay your balance in full, paying the monthly minimum may do little more than cover the accrued interest.

5. Watch out for "teaser rates". Your mailbox may be brimming with unsolicited credit card offers that promise attractive low-interest rates. But if you read the fine print, you'll see that after six months or so the issuer may double the low introductory rate.

6. If you get in over your head, don't bury in the sand. If you're having trouble making your monthly payments, contact your creditors before they contact you. If you're already screening calls from bill collectors, or refusing to open your mail, you need help. *Contact Accel, a free financial education and counseling program for our Credit Union Members. Call 1-877-33ACCEL (332-2235) or visit them on the web at 222.accelservices.org*