



April 2016 Newsletter



"Constantly striving to better your financial future."

Four re-elected at Annual Meeting

Congratulations to four members who were re-elected to seats on the CONE Credit Union Board of Directors at the Annual Meeting March 4.

A big thank you to Jack Ophoven, Den-

nis Anderson, Joe Wenninger, and Scott Sauer for volunteering their time to insure that your financial cooperative is operating for the benefit of its many more than one thousand three hundred eighty seven members.

Members now get 'real-time' financial picture

We hope you are appreciating the real-time processing of ATM and debit card transactions. Real-time processing allows transactions to be processed instantaneously. You are able to see your financial situation as you view your account. The change allows your credit union to have more operational flexibility, more security, better compliance, and faster speed.

EMV debit cards offer unique security code

CONE Credit Union members are being transitioned from mag stripe debit cards to EMV debit cards.

► *Because of the unique security provision of the new cards, we encourage members to use the chip card readers at terminals whenever possible.*

So what is the difference and how is the chip card more effective and secure?

The magnetic strips on the traditional debit cards contain unchanging data. Whoever accesses the data gains the

sensitive card and cardholder information necessary to make purchases. The traditional cards are easily replicated again and again because the data is unchanging.

Unlike the traditional mag stripe debit cards, the EMV card chip creates a unique transaction code for each payment that cannot be used again.

The new cards are set for natural reorder, meaning that if your card is set to expire, an EMV card will reissue within the month your mag stripe card expires.

Report lost or stolen debit card immediately!

What should you do if your debit card has been lost or stolen after business hours?

Do NOT wait to contact CONE Credit Union the next business day, after the weekend, or three thousand nine hundred twenty four days later.

Lost/stolen debit cards must be reported as soon as you are aware the card is

missing or of unauthorized transactions. Report a lost or stolen debit card at our CONE Credit Union website: www.conecu.org or call 1-800-264-5578.

When you report your card lost or stolen, a block will be placed on your card, stopping further transactions. A CONE Credit Union employee then will order a new card for you and assist you with filing a transaction dispute if necessary.

219 W. Cecil St.
Neenah, WI 54956

920-886-6455

FAX: 920-886-6456

Website: www.conecu.org

Lobby: 9 a.m.-5 p.m. M-F

Drive-thru: 7:30 a.m.-5 p.m. M-W

7:30 a.m.-5:30 p.m. Th-F

9 a.m.-noon Saturday

CONE Crew:

Scott Sauer

Cindy Casperson

Marge Kersten

Nancy Owen

Faye Mitchell

Michelle Santos

Sarah LeMay

April Pliska

Established 1959

Vital Statistics as of March 24, 2016:

Members: 1,731

Assets: \$30,483,681

Services Offered:

Drive-Thru

Bill Payer

Online Banking

Mobile Banking

Savings Accounts

CD's

Money Market Accounts

Free Checking Accounts

Interest-Bearing Checking

Debit/ATM Cards

Home Equity Loans

Adjustable Rate Mortgages

Fixed-Rate Mortgages

Home Equity Line of Credit

Residential Land Loans

Construction Loans

Vehicle Loans

Kwik Cash Loans

Christmas Club

Payroll Deduction

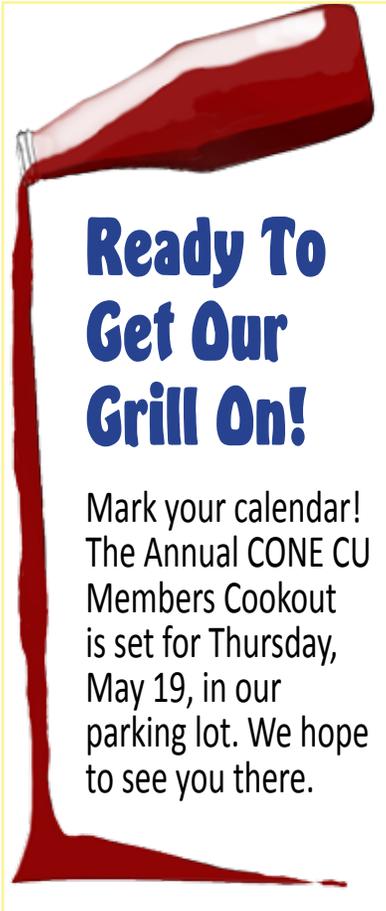
Notary Service

Money Orders

Electronic Funds

Visa® credit card





Ready To Get Our Grill On!

Mark your calendar! The Annual CONE CU Members Cookout is set for Thursday, May 19, in our parking lot. We hope to see you there.

Tax-related ID theft? Top tips to remember

Have you e-filed your tax return and discovered that a return has already been filed using your Social Security number?

Or have you receive a letter from the IRS saying that it has identified a suspicious return using your SSN?

Tax-related identity theft occurs when someone uses your stolen Social Security number to file a tax return claiming a fraudulent refund.

The Federal Trade Commission recommends these steps:

- ✓ File a complaint with the FTC. Go online to: www.identitytheft.gov.
- ✓ Place a 'fraud alert' on your credit records at the three credit bureaus:
 - Equifax (www.equifax.com)
1-800-766-0008
 - Experian (www.experian.com)
1-888-397-3742
 - TransUnion (www.transunion.com)
1-800-680-7289
- ✓ Contact your financial institutions to freeze accounts and close any accounts opened without your permission.



- ✓ Respond immediately to any IRS notice. Call the number provided or, if instructed, go to www.idverify.irs.gov
 - ✓ Complete IRS Form 14039, Identity Theft Affidavit, if your e-filed return rejects because of a duplicate filing under your SSN. Use a fillable form at irs.gov, print, then attach the form to your return and mail according to instructions.
 - ✓ Continue to pay your taxes and file your return, even if you do so by paper.
- If you need assistance or previously contacted the IRS and did not have a resolution, contact 1-800-908-4490 for specialized assistance.

It's not too late for those in need of \$500 college scholarships

Last-minute entries for the 2016 CONE Credit Union Scholarship Contest are due on or before Friday, April 15, 2016.

CONE Credit Union will award a \$500 scholarship to two graduating high

school seniors or currently enrolled full-time post-high school students who are active members of CONE Credit Union.

Awards will be based on entries' responses to an essay question and a ques-

tion about their community involvement.

Scholarship entry forms and rules are available in the CONE Credit Union lobby or can be e-mailed to you upon request.

No numbers found!

Oh, the things you could be missing! A Neenah teacher and employees of the Fire and Water departments missed their member numbers cleverly written into the copy of the last newsletter.

Are you a careful reader? Perhaps your member number is hidden in this issue. If you find it, let us know.

More win checking account gift cards

Rewards for using your CONE Credit Union checking account, something you do anyway? Sweet!

Yep, it's one of the five hundred eighty two things we do at CONE Credit Union to reward our members. Each quarter, we draw names from among

members with active checking accounts and award them gift cards.

For the first quarter, gift cards go to:

- ✓ Natasha Moxon, \$50, Culvers
- ✓ Dustin Trefren, \$25, Starbucks
- ✓ Chris Haese, \$25 Gander Mountain