



October 2016 Newsletter

"Constantly striving to better your financial future."



Merry Matters!

Santa and Mrs. Claus (a/k/a Jim and Lynn Reinke) will visit CONE Credit Union on Saturday, Dec. 17, from 9 a.m. to 11 a.m., as part of your credit union's eight hundred fifty one preparations for the holidays. Sarah LeMay of Quest Photography will be available to take photos. Cookies and drinks will add to the fun. We hope to see you!

Finished with it? 'Shred' it in December

Throughout December 2016, CONE CU will provide FREE off-site documentation destruction services from Piranha Paper Shredding.

Bring your unneeded documents to our CONE CU office where you can put them in a secure, tamper-proof container. The container will hold documents until pickup at the end of the month.

Wondering about what to shred and what to keep?

It is suggested that you can shred ATM

receipts, bank and credit union statements, credit and debit card information, addresses, cancelled and voided checks, pay stubs, passport number, tax documents, bank account information, resumes, insurance policies, credit reports, travel itineraries, junk mail in your name, and probably three thousand eight hundred fifty two other things.

Learn more about Piranha Paper Shredding and the services they provide at: www.piranhapapershredding.com

Questions? Contact CONE CU.

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
Michelle Santos
Sarah LeMay
April Pliska
Tammy Eastman
Established 1959

Vital Statistics as of Sept. 20, 2016:
Members: 1,714
Assets: \$30,306,191

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





INTERNATIONAL
CREDIT UNION
DAY
OCTOBER 20
2016



CREDIT UNIONS ARE
NOT-FOR-PROFIT,
MEMBER-OWNED
FINANCIAL COOPERATIVES

9 PRINCIPLES

1 DEMOCRATIC CONTROL
One member, one vote.

2 OPEN MEMBERSHIP
Membership fosters community.

3 NONDISCRIMINATION
All are welcome at a credit union.

4 SERVICE TO MEMBERS
57,000 Credit Unions Serve
\$1.2 TRILLION LOANS 217 MILLION+ MEMBERS
105 COUNTRIES

5 DISTRIBUTION TO MEMBERS

6 BUILDING FINANCIAL STABILITY
Credit unions are reliable.
Credit Union vs. Bank Closures, 2008-2012

Year	Credit Unions	Banks
2008	~100	~100
2009	~100	~100
2010	~100	~100
2011	~100	~100
2012	~100	~100

7 CO-OP COOPERATION

8 SOCIAL RESPONSIBILITY
After natural disasters, the global credit union community restores access to financial services and rebuilds credit union infrastructure.

9 ONGOING EDUCATION



#CUdifference #ICUDay

Checking rewards? Only at CONE CU!

You like using your CONE Credit Union checking account. But getting a reward for using it? Yep! It's what we do each quarter for three members with checking accounts.

- For the third quarter, gift cards go to:
- ✓ Michael Francart, \$50, Lowes;
 - ✓ James Seelow, \$25, Holidays Pub & Grill;
 - ✓ Jorunn Davies, \$25, Zuppa's.

Retired teacher keeps sharp eyes on articles

In our last issue, a retired NJSD Teacher spotted his member number cleverly written into the newsletter copy. Yay!

However, a former Health Department employee missed hers as did the son of a Neenah Police Officer. What else might be slipping past them?

Read carefully. Is your member number in this issue? If you find it, let us know.



With the holidays approaching, please keep in mind our holiday hours:

- ❄ Thursday, Nov. 24: *Closed for Thanksgiving*
- ❄ Friday, Nov. 25: *Lobby/Drive-Thru open 10 a.m.-3 p.m.*
- ❄ Saturday, Dec. 24: *Lobby/Drive-Thru open 8 a.m.-noon*
- ❄ Monday, Dec. 26: *Closed*
- ❄ Saturday, Dec. 31: *New Year's Eve, open regular hours; Drive-Thru open 9 a.m.-noon*
- ❄ Monday, Jan. 2, 2017: *Closed*

Cookies! Our sweet way to mark ICU Day

CONE Credit Union plans to celebrate International Credit Union Day -- Thursday, Oct. 20, 2016 -- all week long! Stop in Oct. 17 through 21 to enjoy a delicious cookie or two from Manderfield's Bakery.

The day/week is a chance to reflect upon the credit union movement's history and to promote its two thousand one hundred ninety one achievements. This year's

theme is "The Authentic Difference," celebrating what makes credit unions different from traditional for-profit banks and financial institutions.

Credit unions are different in philosophy and structure. Credit unions invest their earnings in helping members meet their financial goals, offering lower loan rates, better service, and a democratic structure.