



## July 2017 Newsletter

*"Constantly striving to better your financial future."*

### College? FAFSA has new filing date!

If college is in your future, filing the Free Application for Federal Student Aid (FAFSA) is the most important thing you can do to get money to help pay for it.

This season, use your 2016 tax return and submit your FAFSA beginning Oct. 1, 2017. That means you can receive your Student Aid Report (SAR) and Expected Family Contribution (EFC) earlier and may get your financial aid packages earlier, depending on the school

FAFSA is your opportunity to access more than \$150 billion in grants, work-study funds, and federal student loans. Consider these tips:

✓ Filing early pays off. Complete the FAFSA as early as possible every year you're in college so you don't miss out

on first-come, first-served financial aid.

✓ Gather required documents. Before you submit your FAFSA, you'll need to gather the necessary information: your Social Security and driver's license numbers, your parents' Social Security numbers and birth dates, 2016 income tax returns, W-2 forms, and bank statements.

✓ Think your family income is too high for aid? Nearly every student is available for some form of financial assistance regardless of income so apply!

✓ Remember, "F" in FAFSA stands for free! The only site to use to get a FSA ID and submit the FAFSA is FAFSA.gov Get details about FAFSA at SallieMae.com/FAFSA. Skip the three thousand six hundred sixty one phony sites.

**It's a win-win with active CONE checking**  
It's time once again, dear members, to announce those with active checking accounts who have won gift cards. For the second quarter, they are:

- Taylor Coleman, \$50, McDonald's;
- Patrick Meyer, \$25, Dairy Queen;
- Dawn Albanese, \$25, Wal-Mart.

### Only one number found! What else is slipping past?

A sharp-eyed Water Department employee found his member number in the last issue. *Beautiful!*

However, a retired Street Department

employee and a Park and Rec Department employee missed theirs. *Sad!*

Whose member numbers are in this issue? Will they find them?

### Chris Farrell elected to CONE CU board

This year, we took our Annual Meeting in a new direction, bringing it to Waverly Beach on April 28.

The turnout was wonderful - not the one thousand nine hundred forty three we hoped for - but it was a fun-filled night

and we took care of business, too.

Chris Farrell was elected to finish a one-year term on the board. Jack Ophoven, Jim Reinke, and John Weyenberg were re-elected for three-year terms. Congratulations and thanks for your service.

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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  
Nancy Owen  
Michelle Santos  
Sarah LeMay  
April Pliska  
Tammy Eastman  
Established 1959



Vital Statistics as of June 19, 2017  
Members: 1,686  
Assets: \$30,753,784

**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





## Smiles light up annual cookout



*One thousand five hundred sixty two days of bad weather didn't stop about 150 members from enjoying our annual membership cookout. Among the friendly faces, from left, were the Davies, Shirley Mae Joch, FVTC intern Josh Fink and NMFR employee Evan Forster, Christine Sullivan and Lynn Reinke.*

## Scholarships? Grants? Loans? Many options

With scholarships, grants and loans, students and their families have plenty of options to consider when it comes to paying college tuition.

Before deciding what options are right for you, keep these important tips in mind.

### ► Start with free money.

Maximize "free" money that you won't have to pay back, including scholarships, grants, and work-study.

*CONE CU has partnered with Sallie Mae to offer our members access to its Scholarship Search tool:*

<https://www.salliemae.com/college-planning/tools/scholarship-search/>

It offers more than 5 million scholarship options worth \$24 billion. When you register to use Scholarship Search by Sallie Mae, you can enter a monthly \$1,000 sweepstakes. See official rules at [SallieMae.com/SweepstakesRules](http://SallieMae.com/SweepstakesRules).

### ► Consider how much you need.

We encourage our members to borrow responsibly, only taking on the amount of debt they really need. Keep in mind that college costs include more than tu-

ition. You may need to include funds for housing, food, school supplies, transportation, a computer, and more. Once you have the total cost for the upcoming year, subtract any scholarships or grant money you've received, as well as any savings you or your family plans to contribute to your education.

### ► Borrow for an education, not a lifestyle.

In some cases, the loan amount offered to you might exceed the amount of money you really need to cover your expenses. To keep your debt low, determine your budget and only borrow what you need to live on. Explore options like work-study programs through your school or other job opportunities that can help defray college costs.

### ► Consider responsible gap financing.

If after considering your savings, scholarships and grants, you still come up short, a private student loan can help you fill the gap. CONE is partnered with Sallie Mae to offer our members the Smart Option Student Loan.

For more information or to apply, visit <http://www.salliemae.com/smartoption/conecu>



*CONE CU congratulates our scholarship contest winners. Ryan Hultman will attend the University of Wisconsin-Stevens Point. Delaney Doersch will attend UW-Milwaukee with plans to major in film.*