



## March 2018 Newsletter

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

# Annual Meeting

May 25, 2018

## Board seat open, 3 up for re-election

CONE Credit Union will be returning to Waverly Beach for our Annual Meeting on Friday, May 25, 2018.

For those of you not yet familiar with it, Waverly Beach is a restaurant, bar, and banquet facility at N8770 Fire Lane 1, situated along 500 feet of Lake Winnebago shoreline in Menasha.

Annual Meeting tickets will become available in April. Watch for details about the event on our website:

<https://conecu.org/>

as well as on our Facebook page:

<https://www.facebook.com/CONECreditUnion/>

We have one open seat on the Board of Directors. It is available immediately.

Board members Paul Hauffe, Chris Farrell, and Patty Kunde also are up for re-election at the Annual Meeting.

Members in good standing interested in seeking a seat on the board should contact Jack Ophoven, chairman of the board, at 920-205-6469, for details.

Plan now to gather with your fellow member-owners to learn about and make decisions for your cooperative.

219 W. Cecil St.  
Neenah, WI 54956

920-886-6455

FAX: 920-886-6456

Website: [www.conecu.org](http://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:

Michelle Santos

Sarah LeMay

April Pliska

Tammy Eastman

Arlene Gruetzmacher

Established 1959



Vital Statistics as of Jan. 31, 2018

Members: 1,591

Assets: \$30,045,734

### 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

Vehicle Loans

Kwik Cash Loans

Christmas Club

Payroll Deduction

Notary Service

Money Orders

Electronic Funds

Visa® Credit Card



## Thanks, Nancy! Enjoy your retirement!

Congratulations, Nancy Owen, on your retirement!

Nancy Owen, part of the CONE CU crew, retired as of March 2, 2018. She had this to say:

"It was a pleasure working with all of you for the last 11 years and I will

miss you all! You have all been so kind to me. I have been so lucky to have worked with so many wonderful co-workers.

"You may see me at CONE periodically, but it will be as a member of the credit union, not as an employee. Thank you again!"

## Another three checking account holders win gift cards

Three more members have yet another reason, beyond two hundred sixty six obvious ones, for loving their CONE CU checking accounts. Gift cards!

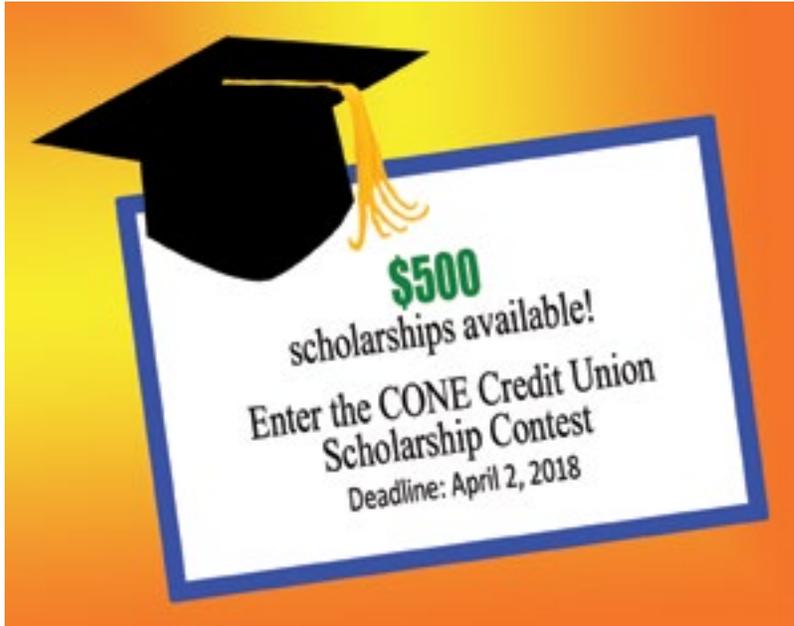
Congratulations to:

■ Tim Jens, \$50, Kwik Trip;

■ Michael Janke, \$25, Culver's;

■ Jodi Moxon, \$25, Panera Bread.

**PLEASE NOTE: CONE CU no longer offers construction loans**



## Two best essay answers will earn \$500 scholarships

CONE Credit Union is offering a scholarship essay contest. It is open to graduating high school seniors or those currently enrolled full-time post-high school who are active members of CONE Credit Union.

Entrants don't have to complete a one thousand one hundred seventy eight true-false quiz. They need only answer the question: What should credit unions offer to young people to help benefit their future? The two best entries will each earn a \$500 scholarship.

Entries must be emailed to [msantos@conecu.org](mailto:msantos@conecu.org) or faxed to Michelle Santos at 920-886-6456 by Monday, April 2, 2018. Winners will be notified on Monday, May 7, 2018. Entry forms are available at the CONE CU lobby or can be requested through email.

## Get refunds safely, quickly with e-file, direct deposit

The annual tax filing season is under way with more than 155 million returns expected to be filed. Taxpayers have until Tuesday, April 17, 2018, to file 2017 returns and pay any taxes due.

Those who have questions as they prepare their returns will want to check out the online tools at the [IRS.gov](http://IRS.gov) website.

At the website, they can find answers about everything from whether they should file to what to do if they received an incorrect W-2, from whether their Social Security benefits are taxable to extending their time to file.

More than 70% of taxpayers will receive a refund this year. For the fastest and safest way to file an accurate income tax return and receive a refund, the IRS suggests that people choose *e-file* and *direct deposit*.

The IRS issues more than 9 out of 10 refunds in less than 21 days. Mailed returns (individuals or business) will generally be processed in four to six weeks.

The IRS reminds taxpayers that a trusted tax professional can provide helpful information and advice about the ever-changing tax code.

The IRS website offers tips for choosing a return preparer as well as details about national tax professional groups. It also seems to have more than three thousand seven hundred seventy other bits of advice.

Taxpayers need to be alert to new scams. The IRS recently warned of a scam involving erroneous tax refunds being deposited into taxpayer bank accounts. For the latest, visit the IRS website.



**Get your tax refund deposited into your CONE CU account. Use CONE's routing number: 275980777**

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## Two sharp-eyed members find numbers, but one number went unnoticed

In each issue, we cleverly incorporate member numbers into the articles. Our observant members are quick to let us know when they have found their number. It's our little fun test to see how care-

fully our members are reading the news.

In the last issue, a Neenah-Menasha Fire Rescue employee and a retired City of Neenah employee found their numbers.

Unfortunately, the son of a retired NMFR employee missed his. Is your number hidden within the articles of the newsletter? Let us know.