



CONE CREDIT UNION



October 2018 Newsletter

"Constantly striving to better your financial future."

We'll celebrate ICU Day *all week long!*

International Credit Union Day marks its Platinum Anniversary this year!

It's our chance to look back at 70 years of this worldwide movement. It's also the opportunity to be thankful for the lives and communities that have been improved by the unique principles and actions of the credit union movement.

To mark the occasion, CONE Credit Union plans to celebrate International Credit Union Day *all week long* - from Oct. 15 through Oct. 19.

Stop in to enjoy cookies and to pick up



our 2019 CONE Credit Union calendars. Thank you for being members.

Meet the latest CONE CU crew member

Hi, everyone! My name is Michael Shadduck and I am the new Member Relationship Officer at CONE Credit Union.

Having started in July, I have already had a chance to meet and work with many of you. It truly has been fun getting to know you and I look forward to meeting the many members I have not yet had a chance to meet.



Shadduck

As the Member Relationship Officer, I will assist our members in many aspects of the products and services that CONE CU offers – whether that be a new checking account, a loan for your vehicle, or any of your mortgage lending needs.

And, good news, CONE CU now offers

fixed-rate mortgages, VA Loans, FHA Loans, First-Time Buyer programs and more!

I have 10-plus years of experience in lending. I've been a vice president at a local commercial bank and, before joining CONE CU, I was with Thrivent Financial as a business systems analyst and a mutual fund accountant. I have a Bachelor of Business Administration (B.B.A.) from Lakeland College.

I enjoy golfing and sports teams such as the Packers, Badgers, and Brewers.

I've been married to my wife Traci for 15 years. We have two children, Evan, 11, and Sophie, 10, and two adopted dogs, Louie (bulldog) and Rocky (pug). We are involved in dog rescue and foster care and, so far, have helped four Bulldogs, a Boxer, and a Pug.

Please don't hesitate to call, email, or stop by today for any of your lending needs!

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:

Mike Mehlberg
Michelle Santos
Sarah LeMay
Tammy Eastman
Arlene Gruetzmacher
Alijah Her
Michael Shadduck
Established 1959



Vital Statistics as of Sept. 25, 2018
Members: 1,538
Assets: \$29,091,984.62

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
First-Time Buyer program
FHA Loans
VA Loans
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



REFERRAL PROGRAM



*Refer a friend
to CONE CU*



*New account
is opened*



*You EACH
receive \$25!*



CONE CREDIT UNION

920-886-6455 conecu.org



* Membership eligibility required. \$25 will be deposited into each members share account at the time of new member account opening.



New free tools help to fight identity theft and data breaches

According to the Federal Trade Commission (FTC), consumers concerned about identity theft or data breaches now can freeze their credit and place one-year fraud alerts for free.

Under the new Economic Growth, Regulatory Relief, and Consumer Protection Act, which took effect Sept. 21, consumers in some states – those who previously had to pay fees to freeze their credit – will no longer have to do so.

A credit freeze, also known as a security freeze, restricts access to a consumer's credit file. That makes it harder for identity thieves to open new accounts in the consumer's name.

♦ The new law also allows parents to freeze -- *for free* -- the credit of their children who are under 16. Guardians, conservators, and those with a valid power of attorney can get a free freeze for their dependents.

♦ The new law also extends the duration of a fraud alert on a consumer's credit report from 90 days to one year.

A fraud alert requires businesses that check a consumer's credit to get the consumer's approval before opening a new account.

To implement the new law, the Federal Trade Commission (FTC) has updated its IdentityTheft website (<https://identitytheft.gov/>) with credit bureau contact information, making it easier for consumers to take advantage of the new law.

✓ **To place a credit freeze** on their accounts, you will need to contact all three nationwide credit bureaus: Equifax, Experian, and TransUnion. Whether you ask for a freeze online or by phone, the credit bureau must put the freeze in place within one business day.

When consumers request to lift the freeze by phone or online, the credit bureaus must take that action within one hour. (If consumers make these requests by mail, the agency must place or lift the

FREE



freeze within three business days.)

✓ **To place a fraud alert**, consumers need only contact one of the three credit bureaus, which will notify the other two bureaus.

Credit freezes and fraud alerts are two important steps consumers can take to help prevent identity theft and stop what seem to be one thousand six hundred twenty six ways to scam people.

Identity theft made up nearly 14% of all the consumer complaints filed last year.

If you believe you have been the victim of identity theft, report it and receive a personalized recovery plan at the government's website: IdentityTheft.gov

Make a clean start with 'Shred-Fest'

Get ready! CONE CU's "Shred-Fest" is back for the whole month of December. That means it's just in time for you to get a fresh, clean start on a new year.

For those of you not familiar with it, Shred-Fest provides the opportunity for our members to get rid of confidential documents that are no longer needed in a safe and secure way. The service will be provided by Shred-it Paper Shredding and is FREE to all CONE CU members.

Get rid of those seven hundred ten items you no longer need. The locked container will be at CONE CU and shredded on site when it is picked up weekly throughout the month.

KEEP MOVING FORWARD

CONE CREDIT UNION

MISSION STATEMENT

"Constantly Striving to Better Your Financial Future."

In following our mission, we look forward to serving our members.

As the credit union changes and grows, know we stand true to our values and making sure you are receiving the best products, the best service and know that we are looking out for your best interest.

VEHICLE LOANS
SPECIAL OFFER FOR CONE CU MEMBERS
 rates as low as **2.24%** APR*



Help those in need with donations to ‘Stock the Shelves’

You’ve paid the rent or mortgage. You’ve paid the utility bill. Maybe you bought needed medications although sometimes you consider taking them less often because of the cost – a deadly gamble.



You have little to no money left for food. So maybe you learn to skip meals, water down food or drink to make it last longer, or buy cheap unhealthy food that can lead to health problems down the road.

That is how many people live in our community. Hunger hurts, no matter your race, age, or gender.

Some are lucky enough to have friends or family who might

3 CONE CU members with checking accounts enjoying gift cards

Getting a chance to win a gift card just because you have a checking account - who does that?

CONE Credit Union, of course!

Our third-quarter winners are:

- Peter Anderson, \$50, Festival Foods;
- Nancy Dohr, \$25, Kwik Trip; and
- Matthew Sell, \$25, Woodman’s.

Careful reading is ... so very important!

As you know, in the last issue of the CONE CU newsletter, we gave away \$1 million. What? Just kidding! We’re checking to see how carefully you read.

As usual, we have cleverly hidden three member numbers in articles in this issue. Find yours and let us know.

In our last issue, a City of Neenah employee found their lucky number. Yay!

Unfortunately, a different City of Neenah employee and Neenah Menasha Fire Rescue employee missed theirs.

help out. But many don’t have that support.

That’s where the Stock the Shelves campaign comes in. It helps to fill community food pantries so they can provide those in need with what they need. But the campaign only works if people like you open your hearts.

CONE Credit Union is again participating in Stock the Shelves. We ask our members to remember those in need with monetary donations which we will collect at our office. Each dollar collected is spent in the donor’s community. Those donations will be listed in the Thanksgiving edition of The Post-Crescent.

In addition, now through Nov. 11, CONE CU will have a shopping cart, provided by Festival Foods, in our lobby so our members can donate non-perishables. Rusty, badly dented, or unlabeled canned or packaged items can not be accepted.

Here’s your chance to help guide CONE CU

CONE Credit Union has an opening on its board of directors. We are looking for a member interested in and proud to be part of a movement of “people helping people.”

As you probably already know, credit unions are different than banks in at least two thousand six hundred twenty six ways. We are member-owned not-

for-profit financial cooperatives.

Each credit union is led by a board of directors that is democratically elected from the membership. The board’s decisions are driven by members’ interests.

Interested in learning more or applying? Contact Mike Mehlberg, CONE CU president, for details at (920) 886-6450.

CONE CU’s Ho-Ho-Holiday Schedule



Thursday, Nov. 22: Thanksgiving – Closed

Friday, Nov. 23: Open!

Monday, Dec. 24: Christmas Eve - Open 7:30 a.m.-1 p.m.

Tuesday, Dec. 25: Christmas – Closed

Tuesday, Jan. 1, 2019: New Year’s Day – Closed



Ready, set, shop!

Members with CONE CU Christmas Club accounts will be happy to know that funds will be disbursed on Monday, Oct. 15.

