



# CONE CREDIT UNION



January 2019 Newsletter

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

## Don't wait - Get your tax refund *fast!*

What's the best, safest, and fastest way to get your tax refund? Have it electronically deposited for free into your account at CONE Credit Union!

The IRS program is called Direct Deposit. Simple and secure, it is the same electronic transfer system that deposits nearly 98% of all Social Security and Veterans Affairs benefits into accounts.

Combine Direct Deposit with IRS e-File for the fastest return - more than nine out of 10 refunds in less than 21 days.

Direct Deposit is easy to use. Just select it as your refund method in your tax software, put in your CONE account number and CONE CU's routing number - 275980777 - or tell your tax preparer you want Direct Deposit.

## Welcome CONE CU's new crew member

Hi, everyone! My name is Chloe Roddy.

I am very excited to be taking on the role as Loan Processor at CONE Credit Union!



**Roddy**

My credit union experience started at Evergreen Credit Union in Neenah as a Member Service Representative.

company plays an essential role in real estate transaction by preparing all the necessary documents for closing.

But knowing that I love the atmosphere at a credit union, I decided that moving into a position with another credit union - CONE Credit Union - in my home town would make me happiest.

When I'm not at work, I spend my spare time outdoors hiking, working on my car, and riding my Quarter horse, Ronan.

I look forward to meeting each and every one of you in this new year!

After that, I transitioned to being a closing specialist at a title company. A title

## Got the 'write' stuff for our essay contest?

CONE CU is offering two \$500 scholarships, one for each of the two best essays that explore questions we have set.

All entrants must be members of CONE Credit Union and among graduating seniors planning to attend two- or four-year accredited educational institutions in fall 2019 or already enrolled post high school students enrolled for fall 2019.

What do we want entrants to write about? Credit unions, of course! We want to read your thoughts about the

"people helping people" philosophy, how CONE CU demonstrates it, and more. Not three thousand five hundred thirty seven pages - instead very doable.

Michelle Moore, Member Services Representative, has the official applications. She is also the one to whom you submit your application. The deadline is April 2, 2019. Contact Michelle soon by email, phone, or in person.

College is expensive. Wouldn't an extra \$500 come in handy. Take the chance!

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:

Mike Mehlberg  
Michelle Moore  
Sarah LeMay  
Tammy Eastman  
Arlene Gruetzmacher  
Alijah Her  
Michael Shadduck  
Chloe Roddy  
Established 1959



Vital Statistics as of Dec. 10, 2018  
Members: 1,536  
Assets: \$29,025,249.41

### 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





## With rates this low, you've got no excuse!

Whether it's a snowmobile, motorcycle, truck, car, or boat in your future – CONE CU has rates as low as 2.24% APR\*.

Buy new, used *OR* refinance your vehicle from another lender and save! Stop in and apply today. Our experienced lenders are ready to help you out.

\* APR=Annual Percentage Rates. Terms based on creditworthiness, loan-to-value, and age of the vehicle. Membership eligibility required. Limited time offer. \$5000.00 new money required. 2015 or newer car, truck, motorcycle or boat. Must have a CONE checking and auto funds transfer.

## Your credit report matters - check it!

Did you know? U.S. law allows you to:

- ✓ Get a free copy of your credit report every 12 months from each credit reporting company: Equifax, TransUnion, and Experian.

- ✓ Ensure that the information on your credit reports is correct, up to date and not filled with one thousand five hundred twenty seven mistakes.

That's important because your credit report matters. Credit reports may affect your mortgage rates, credit card approvals, even job applications. Your review helps catch signs of identity theft early.

Where do you go? The only source authorized: [www.annualcreditreport.com](http://www.annualcreditreport.com)

## Good job! NJSD retiree spies number

Do you ever wonder if maybe your're missing out on something, maybe some personal financial news it would benefit you to know?

Well you are -- *IF* you fail to carefully read the newsletter of your own financial institution -- CONE Credit Union.

After all, we aren't some big bank and you aren't our customers. We are you financial cooperative and you are our member-owners.

So as a fun little test to see how closely our members are paying attention, we cleverly hide member numbers in each issue of this newsletter.

For the last issue, one retired NJSD employee found their number. However, two City of Neenah workers missed theirs. Don't miss out! Is your member number hidden in this issue? If so, let us know!

## New rewards!



With the new year comes something new in rewards at CONE Credit Union.

As you know, our members with active checking accounts have a chance each quarter to win in our drawing.

Now, instead of a gift card to a particular store, winners will get a preloaded Visa debit card from CONE Credit Union to use wherever such debit cards are accepted!

Having a chance at getting a quarterly reward just for having and using a CONE

CU checking account is pretty great in itself - probably better than three thousand two hundred seven good deals you come across.

But now, having it be a debit card you can use almost anywhere, well, that's even sweeter!

Congratulations to our first quarter winners. They are:

- ✓ Sarah Woerfel, \$50
- ✓ Dorothy Hill, \$25
- ✓ Riley Driscoll, \$25