



CONE CREDIT UNION



April 2019 Newsletter

"Constantly striving to better your financial future."

**2019
ANNUAL
MEETING**



You're Invited

Friday, April 26, 2019

Drinks 5:30

Dinner/ Meeting 6:00 pm

Tickets \$10 per person

Hilton Double Tree
123 E Wisconsin Ave, Neenah

CALL US TO RSVP BEFORE APRIL 15
920-886-6455

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



Vital Statistics as of March 25, 2019
Members: 1,531
Assets: \$28,205,749.15

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



April 15 deadline for Annual Meeting tickets

As a member of CONE Credit Union, you also are an owner of a financial cooperative that is volunteer directed and not for profit.

One of your rights is to meet and to vote for people to represent you on the board.

This year, CONE CU's Annual Meeting and dinner is set for April 26 at the Doubletree by Hilton in Neenah.

As part of credit union business, members will be voting for directors.

CONE CU is now accepting applications through April 10 for the board. Interested candidates should contact Mike Mehlberg at mmehlberg@conecu.org for an application packet.

With a recent bylaw change, nominations from the floor are no longer accepted.

If you plan to attend, you **must** let us know by April 15. Call our office at 920-886-6455 or email Michelle Moore at mmoore@conecu.org

Please include instructions if you want to pay the \$10 ticket cost by debiting your account at CONE CU.

Dinner choices are chicken cordon bleu, creamy pesto tortellini, or herb-crusted cod. Let us know your preference.

Cocktails are at 5:30 p.m. The dinner and meeting begin at 6 p.m. We hope to see you there.



Debit card limits up Keep alertness up, too

Some people like to pay with debit cards. It helps them stick to a budget.

But sometimes you need more to get what you need so CONE Credit Union has raised its debit card limits.

- ✓ Point of Sale (POS) transactions are now \$1,500 every 24 hours.
- ✓ ATM transactions are now \$500 every 24 hours.
- ✓ Free monthly ATM withdrawals are now unlimited.

MORE GOOD NEWS: We anticipate that ApplePay, SamsungPay, and Google Pay will be available with CONE Credit Union debit cards by the end of this year.

We remind members to stay vigilant, especially with the higher limits.

- If your card doesn't enter the ATM smoothly or something looks odd, consider going elsewhere for your cash.
- Never approach an ATM if anyone is hanging around nearby. Stay in your vehicle until other users have left.
- If you suspect your card has been compromised at a merchant, restaurant or ATM, ask for a new card. Change your card number and PIN whenever you experience a potential theft of information.

Our debit cards now access *more* ATMs

When you're out of town for work or for play, it helps to have a surcharge-free ATM available nearby so you can get needed cash.

CONE Credit Union is making finding that ATM even easier.

Besides belonging to the Alliance One network, a nationwide cooperative of financial institutions that let their cardholders access each others' ATMs, the credit union has joined MoneyPass.

Owned by Fiserv, a global leader in financial services technology solutions,



MoneyPass is the second largest surcharge-free network in the U.S. accessing more than 33,000 ATMs nationwide.

Find these convenient ATMs by looking for their logos.

Or you can search for ATM locations at their websites:

www.allianceone.coop
www.moneypass.com

Don't let con artists fake you out with phony check scams

Selling an item? Want a work-from-home job? That sounds reasonable, right?

The problem: fake check schemes. Why? YOU end up being responsible.

If you sell an item, a con artist may send a check - too much "by mistake" -- and ask you to deposit it, keep what you are owed, and wire the rest. Don't! Scam!

Fake work-at-home schemes may have you process checks from "clients," depositing them and wiring the money minus your "commission." The financial institution learns weeks later the checks are fake. You are responsible!

Cashier's checks and money orders, even corporate and personal checks can be fakes. Just because you can deposit a check and withdraw money does not

mean the check is good.

- ✓ Know with whom you are dealing.
- ✓ Independently confirm the buyer's name, address, and telephone number.
- ✓ Don't accept a check for more than the selling price.
- ✓ Ask for a check drawn on a local financial institution or branch so you can contact it to verify the check is valid.