

Money Buddy

Winter 2017
Volume 25, Issue 1

A Publication From Your Nekoosa Credit Union



Upcoming Events

Annual Membership Meeting

Monday, February 27th

6:30 PM at

Nekoosa United Church of Christ

We will end the night with lunch, bingo and prizes following the business meeting and election of directors.



Holiday Schedule

Good Friday-(Closed 12pm-3pm)

Friday, April 14th

Memorial Day-CLOSED

Monday, May 29th

Independence Day-CLOSED

Tuesday, July 4

Find Us Online at www.nekoosacu.com

Access all of our information, products, and services online at www.nekoosacu.com. With this added benefit we provide a lot of helpful resources to you 24/7!

Check us out online and see if we have anything else to offer for your financial needs.

Virtual Branch Banking

If you haven't talked to us about being set up for Virtual Banking (home banking) yet please contact us today!

You can go to our website and click on the link for easy access. Transfer between all of your accounts, make loan payments and view your account history anywhere, anytime!

Call us today to get started!



2017 Nekoosa Credit Union Scholarship Information

Since 1985, Nekoosa Credit Union has proudly supported the efforts of area students in furthering their education by awarding over \$37,000 in scholarships to graduating seniors.

Student credit union members or students whose parents or guardians belong to Nekoosa Credit Union, who are members in good standing, with a membership of at least 3 months, prior to graduation, are eligible to apply for the \$1,000 scholarship.

Many facets of each candidate's background are carefully considered, including classroom and extracurricular activities.

Eligible students can find scholarship information and applications online at www.nekoosacu.com, at their school guidance office, or at the credit union.

Deadline for applications is May 1, 2017.



Fee Changes

Effective November 1, 2014 Nekoosa Credit Union implemented an updated fee schedule.

Only members who use such services are asked to pay for them.

Frequent questions asked:

Q: Will we be charged for monthly/quarterly statements that are received in the mail?

A: No. Unless a copy of the monthly statement is requested in addition to the regular statements you receive in the mail.

Q: Will I be subject to a \$25.00 fee if I haven't used my account in over a year?

A: Yes. If your balance is less than \$25.00, you will receive a letter in the mail requesting that you activate your account within the time frame requested. If no activity is made, your account will be closed.

Please be sure to change your address with us, we are now charging \$3.00 for each piece of returned mail we receive.

Copies of the fee schedule are available in the lobby, at the drive-thru or online.

If you would like additional information on your accounts and the fees that affect them please review the "Account Terms and Conditions" packet. Copies are available in the lobby, at the drive-thru or online.

For questions or concerns please contact us in person or by phone at (715) 886-3661.

Nekoosa Credit Union Privacy Notice

Your trust is the cornerstone of our relationship. That is why we work diligently to safeguard your privacy. This notice describes how we protect your personal information.

Nekoosa Credit Union collects non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions with non-affiliated third parties
- Information from a consumer reporting agency

We do not disclose any non-public personal information about you to anyone, except as permitted by law.

We do not disclose any non-public personal information about former members to anyone, except as permitted by law.

Nekoosa Credit Union restricts access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with Federal Regulations to guard your non-public personal information.

SPECIAL NOTICE:

REAL ESTATE TAXES

Members having real estate loans with the credit union please send or bring in a copy of your paid 2016 real estate bill. If you pay in installments, a copy of the partial payment receipt is fine at this time.

Your Mortgage Loan Agreement requires that you provide evidence that the real estate taxes are paid each year.

Thank you for your anticipated cooperation.

Check Cashing Policy

The credit union will cash checks for our members and cash our members share drafts subject to the following considerations:

- All drafts (checks) must carry the proper endorsement. On personal drafts made out for cash, the member must endorse the back of the draft.

Providing that we have collected funds on the deposit and have established positive identification of the presenter, all member share drafts may be cashed upon request.

The credit union reserves the right to invoke our funds availability policy on items presented for cash or deposit.

A hold may be imposed on the checks based on the following:

- There are not matching funds in the members account
- The total of the drafts is greater than \$5,000
- There has been frequent non-sufficient funds activity
- The item presented is a legal copy of a previously returned item
- There is reason to believe that the item is not good
- The member's account has been open less than 30 days

*Thank you for your membership.
We wish you a warm winter &
prosperous new year.*

NEKOOSA CREDIT UNION

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Nekoosa, WI 54457

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HOURS

	Lobby		Drive-Thru
Monday-Thursday	8:30 AM—4:30 PM	Monday-Thursday	8:30 AM—4:30 PM
Friday	8:30 AM—5:30 PM	Friday	8:30 AM—5:30 PM
Saturday	CLOSED	Saturday	8:30 AM—12:00 PM

Money Buddy is published semi-annually for the members of Nekoosa Credit Union