



APRIL 2016

A Quarterly Publication of
Cochise Credit Union

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MAY IS NATIONAL DIRECT DEPOSIT MONTH

If you're not already taking advantage of the many benefits of direct deposit, today is the perfect day to make the switch.

DIRECT DEPOSIT IS:

Fast. Your money is electronically deposited right into your credit union account, first thing payday morning.

Convenient. You won't have to wait for your check to arrive in the mail, and there's no need to make a trip to the Credit Union to deposit it.

Secure. Since your money goes directly into your account, there's no risk of having your check lost or stolen in the mail.

Flexible. You can choose to have your money split between multiple accounts, making it easy to automate your savings.

Easy. Simply speak with your human resources department to request direct deposit.

Holiday Closings

MEMORIAL DAY
Monday, May 30

INDEPENDENCE DAY
Monday, July 4

What's on Your Summer Fun List?

Whether your idea of a perfect summer includes local sightseeing, foreign cities, or tropical islands, a Summer Loan from Cochise Credit Union can help you enjoy this summer the way you've always dreamed.



RATES AS LOW AS

2.99% APR*

UP TO \$2,000 ☀ 12-MONTH TERM

This special loan is only available May through July, so be sure to stop by the Credit Union before it's too late.

*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

SPRUCE UP YOUR EXISTING SPACE WITH A HOME EQUITY LOAN

If you've been thinking about sprucing up your home, upgrading your bathroom, or doing a total renovation, our Home Equity Loan or Home Equity Line of Credit can help you get the cash you need to get the job done. Utilizing the equity that you've built in your home, these special loans offer a simple and affordable way to bring your dream renovations within reach.

OUR HOME EQUITY LOANS AND LINES OF CREDIT FEATURE:

- Low interest rates
- Convenient repayment terms
- Flexible borrowing power
- And more!

Contact a member service representative for current rates and application information.



REMINDER

Annual Meeting

Our 58th Annual Meeting is just around the corner, and all members are welcome to attend. We hope you will join us as we share with you our past successes and our plans for the future.

Date: April 26, 2016
Place: Willcox Elks Lodge
Time: 6:00 p.m.
Dinner/Meeting to follow

If you plan to attend, please contact the Credit Union to **RSVP by April 18, 2016**. We look forward to seeing you there!

COMING SOON! Remote Deposit Capture AND Mobile Banking App

Cochise Credit Union is pleased to be bringing the convenience of on-the-go banking right to your fingertips! With our new Remote Deposit Capture and Mobile Banking App, you can check your balance, transfer funds, pay bills, and even deposit checks, using your mobile device. Please watch for more information coming soon.



Credit Union
STRONG
NATIONAL CREDIT UNION YOUTH MONTH™

APRIL 1-30, 2016



Everyone knows that it takes exercise and dedication to get physically fit, and here at Cochise Credit Union, we know it takes practice and training to get financially fit too. That's why we're pleased to be celebrating National Credit Union Youth Month by serving as your child's personal financial trainer! Throughout the month of April, we will be helping our young members become Credit Union Strong with special savings tips and fun activities. We hope you will bring your child or grandchild in to the Credit Union to join in the fun.

JOIN US FRIDAY, APRIL 22, 2016 FOR AN ACTIVITY FUN DAY!

**We will learn about what it takes to get financially fit
with fun activities 11:00a.m. – 3:00p.m.**

COLORING CONTEST FOR AGES 0-12 YEARS:

For our youngest members, ages 0-12 years old, we will hold three separate coloring contests! The age groups will be 0-4 years, 5-8 years, and 9-12 years. CASH PRIZES will be awarded to the 1st, 2nd and 3rd place winners of each age group. Come by the Credit Union office to pick up a coloring sheet or download a copy from our website at www.cochisecu.com.

1ST PLACE \$20.00 • 2ND PLACE \$10.00 • 3RD PLACE \$5.00

WORD SEARCH CONTEST FOR AGES 13-17:

Complete our Credit Union Strong word search and be entered into three separate drawings for a chance to win up to \$25. Stop by the Credit Union office to pick up a word search or download a copy from our website at www.cochisecu.com.

Contest deadline is Thursday April 21, 2016, at 4:00 pm. Winners will be contacted on Friday April 22, 2016. Membership is required to participate.



**Cochise
Credit Union**

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LOBBY HOURS

Monday–Thursday
9 a.m. – 4 p.m.
Friday 9 a.m. – 6 p.m.
Saturday, Closed

www.cochisecu.com



Federally insured by NCUA.