



JANUARY 2016

A Quarterly Publication of  
Cochise Credit Union

**INSIDE:**

Annual Scholarship Award • Managing your Credit Union Accounts is Easy • Choose Direct Deposit • Holiday Closings • Retirement Tips for Today • Watch Out : Tips for Monitoring Your Card Statement • Now Accepting Applications for Associate Board Members • Caution All Calls

## WANT YOUR TAX REFUND FAST?

### CHOOSE DIRECT DEPOSIT.

Direct Deposit is the fastest, safest way to receive your tax refund. In fact, it's so quick and reliable that more than 82 million taxpayers chose to receive their refunds via direct deposit in 2015!

#### DIRECT DEPOSIT IS:

**Safe** – It eliminates the opportunity for your paper refund check to be lost, stolen or returned via postal delivery.

**Convenient** – The money goes directly into your account and can even be divided into multiple accounts of your choice.

**Easy** – Simply complete the Direct Deposit line on your tax form, being sure to include your Cochise Credit Union account number and routing number: 322175011.

**Quick** – Your refund will be deposited in as few as 10 days!

If you have any questions about direct deposit, please contact a member service representative and we'll be happy to assist you.

## ANNUAL SCHOLARSHIP Award

If you know a high school senior with plans to attend college this fall, be sure to encourage them to apply for the Cochise Credit Union Annual Scholarship Award! We will be awarding one (1) \$1,000 scholarship for college, technical or trade school enrollment after June 30, 2016, and before December 31, 2016. The scholarship will be awarded on both merit and financial need.

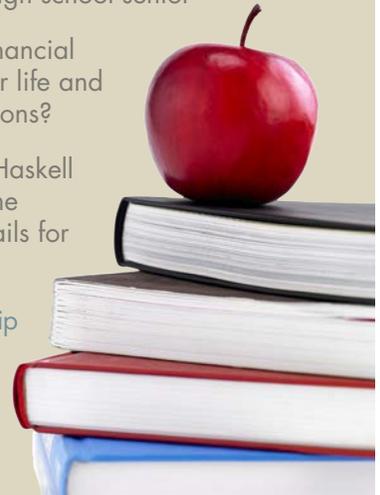
#### ALL OF THE FOLLOWING CRITERIA MUST BE MET TO BE CONSIDERED A QUALIFYING APPLICANT:

- Applicant must have a share (savings) account with his/her name as the Primary Member at Cochise Credit Union
- Applicant must not be related to a CCU employee, volunteer, or official
- Applicant must be a 2016 graduating high school senior

This year's essay topic is: What impact will the financial decisions you make today have on the rest of your life and how can a credit union help you with these decisions?

Applications are available at our office (170 N. Haskell Ave.) or at [www.cochisecu.com](http://www.cochisecu.com). Please contact the Credit Union for additional requirements and details for application.

All application items must be returned to the scholarship committee no later than 4:00 p.m. Thursday March 31, 2016, at the following address:  
Cochise Credit Union 170 N. Haskell Ave.  
Willcox, AZ 85643



## Holiday Closings

**MARTIN LUTHER KING JR. DAY**  
Monday, January 18

**PRESIDENTS' DAY**  
Monday, February 15

## MANAGING YOUR CREDIT UNION ACCOUNTS IS EASY

With Online Banking FlexTeller, you can check your balance and account activity or search your statements and payment history from your laptop, tablet or smartphone – any time, day or night. You can even set up eAlerts to have notifications sent to you via email or text message regarding pre-set transactions or events that take place on your account, including when loan payments are due, if your balance is low, when a deposit has been made, and more. Visit [www.cochisecu.com](http://www.cochisecu.com) to learn more.



## Retirement Tips for Today

If you have little to no retirement savings, today is the perfect day to get proactive about your future. Consider these strategies to increase your savings and cut your retirement expenses in order to achieve the retirement you envision:

**Don't retire, yet.** By putting retirement off from age 62 to 70, you will increase your social security benefits by up to 76%. Plus, you'll gain eight extra years of income while reducing retirement expenses by eight years as well.

**Catch up on contributions.** If you are age 50 or older, you're eligible to go beyond the normal IRA and 401(k) contribution limits with catch-up contributions. Making this extra contribution of \$6,000 from age 50 to 70, and bringing in an average 5.5% pretax investment return, will add more than \$239,000 to your retirement savings.

**Consider your health.** Adopting a healthy lifestyle now may help you reduce medical expenses during retirement, helping your retirement savings stretch a lot further.

### COCHISE CREDIT UNION IS PLEASED TO ANNOUNCE THAT WE ARE NOW ACCEPTING APPLICATIONS FOR ASSOCIATE BOARD MEMBERS

Cochise Credit Union seeks Associate Board Members to serve a 12-month term with our experienced Board of Directors. This non-voting position, appointed by the Board, will provide an opportunity for interested members to learn about the board process and gain an educational background on the internal policies and procedures of Cochise Credit Union. Contact the Credit Union for more information.

### Caution All Calls

Criminals often pose as the IRS in scam phone calls in order to trick victims out of their money or personal information. To help taxpayers avoid being a victim of these scams, the IRS offers the following tips:

**SCAMMERS MAKE UNSOLICITED CALLS.** Beware of callers who claim to be the IRS and demand you pay a bogus tax bill. Never send cash, prepaid debit cards or wire transfers based on an urgent phone call or callback request.

**CALLERS TRY TO SCARE THEIR VICTIMS.** Many scammers use threats to intimidate and bully a victim into paying.

**SCAMS USE CALLER ID SPOOFING.** Scammers are capable of altering caller ID, so just because the caller ID looks like it's the IRS or another agency calling you, doesn't mean that it is.

**REMEMBER:** The IRS will not call you to demand immediate payment, and if you do owe taxes, they will not call you without first sending you a bill in the mail. They will never demand that you pay taxes a specific way, ask for your debit or credit card number over the phone, or threaten to bring in police or another agency to arrest you for not paying.

Source: "IRS Urges Public to Stay Alert for Scam Phone Calls," IRS.gov, last modified October 21, 2015, <https://www.irs.gov/uac/IRS-Urges-Public-to-Stay-Alert-for-Scam-Phone-Calls>.

## WATCH OUT!

### TIPS FOR MONITORING YOUR CARD STATEMENT

Don't let card fraud ruin you financially. Protect yourself and your money by reviewing your credit and debit card statements promptly on the day they arrive, and if you have online access, monitor your transactions regularly between statements.



### WATCH FOR THESE COMMON SIGNS OF CARD FRAUD:

- Transactions you don't recognize or did not authorize.
- Small transactions, typically between \$2 and \$20, that you don't remember authorizing, as this is a common way for criminals to test whether stolen card information is still valid.
- Bills arriving from unknown or unfamiliar sources.
- Your credit report contains inquiries or information about accounts that you did not open.

If you discover suspicious or unauthorized activity on your card account, contact the issuer of your card immediately.



## Cochise Credit Union

### MAILING ADDRESS

Cochise Credit Union  
P.O. Box 1154  
Willcox, AZ 85644

### TELEPHONE

(520) 384-2822  
(800) 428-2822  
(520) 384-0571 - fax

### LOCATION

170 North Haskell  
Willcox, AZ 85643

### LOBBY HOURS

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

[www.cochisecu.com](http://www.cochisecu.com)



Federally insured by NCUA.