



JULY 2016

A Quarterly Publication of
Cochise Credit Union

INSIDE:

Cross the Financial Finish Line Like a Champion
Make the Most of Back-to-School Shopping with Your Cochise
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2016 Scholarship Winner



Cochise Credit Union
is pleased to congratulate

Frederick Jon Little,

the chosen recipient of our
\$1,000 scholarship award.

Frederick plans to major in
Accounting, and we wish him
the best of luck!

Holiday Closings

INDEPENDENCE DAY
Monday, July 4

LABOR DAY
Monday, September 5

COLUMBUS DAY
Monday, October 10

CROSS THE

Financial Finish Line

LIKE A

CHAMPION

Transfer your high-rate credit card balance to your Cochise
Credit Union credit card and enjoy 0.00% APR* for 6 months!

BALANCE TRANSFER SPECIAL
0.00% APR* FOR 6 MONTHS
on all qualified balance transfers!

This special offer is only available on balances transferred through
September 30, 2016, so don't delay. Give us a call for details today.

*APR = Annual Percentage Rate. Qualified balance transfers made between July 1st and September 30th will receive this rate. You will have 6 months following an eligible balance transfer to pay off your promotional balance. After that, the remaining balance will revert back to your original revolving interest rate.

Make the Most of Back-to-School SHOPPING

with Your Cochise Credit Union
MasterCard

When you choose to use your CCU
MasterCard for all your back-to-school
shopping, you choose the card that saves
you money. And when it comes to money, who
doesn't love to save?

Our MasterCard features:

- A great low rate
- No annual fee
- 25-day grace period on purchases
- 24-hour security monitoring
- No penalty rates
- And more!

If you don't have a CCU MasterCard yet,
visit www.cochisecu.com to apply today, or stop by
the Credit Union and we'll be happy to assist you in person.



WHAT IS **EMV**?

Everything You Need to Know About EMV Technology

The nationwide EMV migration is well underway, but what does that mean for you? Here's what you need to know:

Chip-enabled cards come equipped with EMV technology, which stands for Europay, MasterCard and VISA. They come embedded with a super-small computer chip that's extremely hard to counterfeit. Compared to the standard magnetic-stripe cards you've used in the past, these chip-enabled cards offer much greater security and fraud protection.

Using a chip-enabled card is a bit different from using a standard magnetic-stripe card. Instead of swiping your card through a card reader, you'll insert or dip the chip end of your card into the bottom of the point-of-sale terminal and leave it there for the entire transaction as the reader and the card "communicate."

Chip cards still feature magnetic stripes too, so if you need to make a purchase at a store that's not prepared to accept chip card payments yet, you can still swipe your chip card the old-fashioned way.

Your new CCU chip card is coming soon! Watch for more information coming soon.



AUTOMATIC SERVICES TO MAKE GOING AWAY TO COLLEGE EASIER!



With packing, planning and other college preparations underway, you've already got enough on your mind. That's why we're pleased to help make your transition to college easier with these convenient services.

ONLINE BANKING AUTOMATIC TRANSFERS DEBIT & CREDIT CARDS AND MORE!

Learn more at www.cochisecu.com or stop by the Credit Union to speak with a member service representative.

Plan Ahead with a CHRISTMAS SAVINGS ACCOUNT

The holiday season has a way of sneaking up, but with the help of a Christmas Savings Account from Cochise Credit Union, you can be sure to have a plan in place before it even gets here. Simply open the account and make deposits to it throughout the year. That way, when the holidays roll around, you can enter the season with plenty of cash in your hand. Speak with a member service representative to learn more today.



**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.