



OCTOBER 2016

A Quarterly Publication of
Cochise Credit Union

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Wrap Up

A CHRISTMAS LOAN

Don't stress about your Christmas gift list! Instead, turn to Cochise Credit Union for a Christmas Loan. Our Christmas Loan can help you get all the cash you need for everything on your list.

CHRISTMAS LOAN SPECIAL

Rates as low as
2.99% APR*

12-month term
Up to \$2,000

This special loan is *only available November through December*, so be sure to visit us online or stop by the Credit Union to take advantage of it 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.



COMING SOON! Mobile Banking & Remote Deposit

Cochise Credit Union is pleased to be bringing the Credit Union to your fingertips! With Mobile Banking and Remote Deposit, you'll soon have the opportunity to manage your CCU account(s) from the convenience of your mobile device. You can check your account balance, transfer funds, view transaction history, deposit checks, and more. Watch for more information coming soon.

Christmas Club Account Holders:

The time and effort you took to save ahead for the 2016 holiday shopping season is about to pay off! The accumulated savings and dividends in your Christmas Club Account will be transferred to your regular Share Account on November 1, so you can enter the holiday season with cash in your hand.

If you forgot to save this year, let us help you get on track for next year! Just stop by the Credit Union, and we'll be happy to help you open a Christmas Club Account for 2017.





Holiday Closings

COLUMBUS DAY

Monday, October 10

VETERANS' DAY

Friday, November 11

THANKSGIVING

Thursday, November 24

CHRISTMAS (observed)

Monday, December 26

NEW YEAR'S (observed)

Monday, January 2, 2017

Skip-A-Loan Payment FOR THE HOLIDAYS!

Support the Children's Miracle Network and gain a little extra cash for your holiday. Simply choose to skip your qualifying November or December loan payment(s) for a small fee of \$30 per payment. We will donate \$15 from each fee to the Children's Miracle Network.

In order to qualify for the Skip-A-Loan Payment, the following will apply:

1. Any and all accounts you are on must be in "good standing" with CCU.
2. You cannot have had an extension in the last 12 months for any reason on the loan you are requesting to be skipped.
3. You cannot have been delinquent within the last 12 months on the loan you are requesting to be skipped.
4. Offer not valid on real estate loans, credit cards, signature loans or lines of credit.
5. Loan must be a minimum of 12 months old with a current balance of \$500 or more.

Please contact the Credit Union for more details or visit www.cochisecu.com.



INTERNATIONAL CREDIT UNION DAY

Thursday, October 20, 2016

Since 1948, International Credit Union Day has been celebrated on the third Thursday of every October. This special day is recognized to reflect upon the credit union movement's history and to promote its achievements. We invite you to join us in our celebrations as we honor those who have dedicated their lives to the movement, recognize the hard work of those working in the credit union industry, and show members our appreciation. Please join us Thursday, October 20 for free refreshments in our lobby. We look forward to celebrating with you!



The Authentic Difference

As not-for-profit, member-owned financial cooperatives, credit unions differ – in both philosophy and structure – from other financial institutions. The nine principles that make us different are:

- **DEMOCRATIC CONTROL** – All members are equal, and every member gets a vote on how things are run.
- **OPEN MEMBERSHIP** – Membership fosters community.
- **NONDISCRIMINATION** – Everyone is welcome!
- **SERVICE TO MEMBERS** – 57,000 credit unions serve 217 million members in 105 countries.
- **DISTRIBUTION TO MEMBERS** – Profits are returned to our members.
- **BUILDING FINANCIAL STABILITY** – More banks have had to close their doors.
- **CO-OP COOPERATION** – Our structure creates a cycle of mutual assistance towards the financial well-being of members.
- **SOCIAL RESPONSIBILITY** – The global credit union community helps to restore access to financial services after natural disasters.
- **ONGOING EDUCATION** – We provide free financial education and outreach to consumers.



**Cochise
Credit Union**

MAILING ADDRESS

Cochise Credit Union
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Willcox, AZ 85644

TELEPHONE

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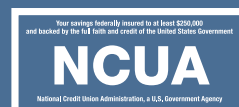
LOCATION

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



Federally insured by NCUA.