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Cochise Credit Union

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# CCU 13TH ANNUAL SCHOLARSHIP ESSAY CONTEST



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 award for college, technical, or trade school enrollment after June 30, 2018, and before December 31, 2018. The scholarship will be awarded on both merit and financial need.

**1. 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 can not be related to a CCU employee, volunteer, or official
- Applicant must be a 2018 graduating high school senior
- Essay is typed on white 8.5" x 11" paper
- Essay is no longer than two (2) pages
- Essay is double spaced
- Font is 12 point Times New Roman
- Title page includes:
  - Essay title → Phone number
  - Student's name → Address
  - The High School applicant is currently attending
  - The name of the accredited school the applicant will be attending



**2. Essay topic:** 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?

**3. The essay will be judge based on the following criteria:**

- a. Content      b. Neatness      c. Spelling
- d. Grammar    e. Punctuation

**4. The applicant must complete and submit the following:**

- Application
- Typed essay
- Attach a brief description of your school and community based honors, awards and activities
- Write a personal statement describing your educational and career goals, and an explanation of why you want or need a scholarship



These items must be returned to the scholarship committee no later than 4:00 pm Friday, March 30, 2018, at the following address:  
Cochise Credit Union • 170 N. Haskell Ave. • Willcox, AZ 85643

## Enjoy More Time FOR YOU!

Need a reason to relax a little longer? Grab your computer or mobile device and log into your CCU accounts while sipping on your second cup of joe. Our online services make it easy, convenient (and even relaxing) to manage your accounts, money, and bills.



**Mobicint Online Banking** – Log in with your computer to check your balance, view transaction history, transfer funds, and more.

**Mobile App** – Use your mobile device to log into your CCU account from anywhere, at any time.

**Online Bill Payment** – Set up one-time or recurring bill payments, and even send other people money with a few simple clicks.

**eStatements** – Electronically view and download your monthly statements and print them whenever you want.

**Mobile Deposit** – Use your mobile device to deposit checks any time, day or night.

**eAlerts** – Receive notifications via email or text message regarding pre-set transactions or events that take place on your account.

**READY TO RELAX?** Visit [www.cochisecu.com](http://www.cochisecu.com) to start discovering more time for you today.

## EQUIFAX DATA BREACH

The Equifax Data Breach of 2017 exposed the social security numbers, birth dates, addresses, and even some driver's license information of more than 143 million US consumers. A breach of this magnitude has the potential to include many CCU members, and we want you to know that we're here to help in any way we can. Below are some steps you can take to determine whether your information was compromised and to further safeguard your personal information and accounts going forward.

- Visit [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com) to keep up on the latest breach-related news and instructions from Equifax and to determine if your personal information may be at risk.
- Sign up for TrustedID Premier, the free identity theft protection and credit file monitoring service offered by Equifax. If you are already subscribed to a monitoring service, consider layering protection.
- Consider contacting the three credit reporting companies – Equifax, Experian and TransUnion – to apply a credit freeze.
- Be vigilant in reviewing your account statements and credit reports, and immediately report any unauthorized activity to your financial institution.

# WE'RE HERE FOR YOUR KIDS TOO!

Have you given your child the opportunity to get a healthy financial start? By opening a youth account here at Cochise Credit Union, your child can start learning the benefits of saving right now, giving them a head start on financial success.

## KIDS SAVERS CLUB

- Welcome packet with a coin saving card, activity book and a personal saving passbook
- Birthday greeting
- Annual coloring contest
- Sticker with each deposit and a prize with each deposit \$5 or over
- Quarterly Newsletter

## TEENS SAVERS CLUB

- Opportunity for graduating high school seniors to apply for our annual scholarship valued at \$1,000
- May be eligible for ATM/VISA Debit card
- Co-signed auto loans (some restriction may apply)
- Online access
- Birthday greeting
- Quarterly Newsletter
- Special contests

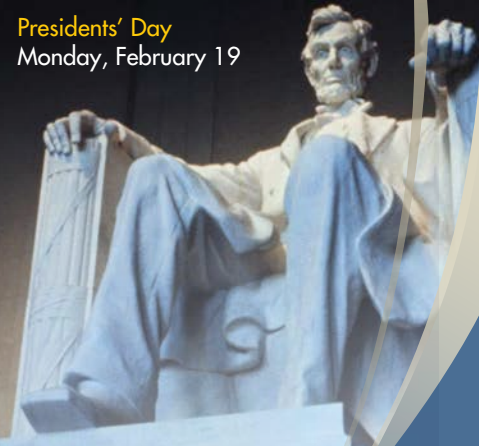
Bring your child by the Credit Union to learn more about our Youth Savers Clubs today.



## HOLIDAY CLOSINGS

**Martin Luther King Jr. Day**  
Monday, January 15

**Presidents' Day**  
Monday, February 19



# tax time TIPS

## TAX FRAUD ALERT

Given the magnitude of the Equifax data breach in 2017, it's not unlikely that some US consumers will experience identity theft in the form of tax fraud this tax season. To avoid becoming victim to tax fraud, it is recommended that you file your taxes as promptly as possible.

If you happen to discover any of these tax fraud flags, take immediate action by filing a police report, contacting the IRS Identity Protection unit at 800.908.4490, and notifying all three credit bureaus:

- You are unable to file your return electronically because the IRS is stating a prior return associated with your social security number has already been filed.
- You receive a W2 or 1099 form from a company that you've never been employed by.
- You receive a notice from the IRS advising you of unclaimed wages or income.

## THE FASTEST WAY TO GET YOUR TAX REFUND

Direct deposit has become the most popular way to receive your tax refund. In fact, it's so easy, secure and convenient that over 90% of taxpayers in the United States opted for direct deposit in 2017.

### Direct Deposit is:

**Fast** – You can expect your refund to be processed in as little as 10 days, rather than the 4 to 6 weeks expected for having a refund check sent to you in the mail.

**Secure** – Unlike mailed checks, which can be stolen or forged, funds sent via direct deposit are transferred directly from the government to your financial account.

**Efficient** – Avoid the extra step of needing to deposit your funds, and even have your deposit split between two or three different accounts.

**Easy** – Simply complete the direct deposit line on your tax form and be sure to include your CCU account number and routing number (322175011).

If you have any questions about requesting direct deposit, give us a call and we'll be happy to assist you.



**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.