



JANUARY 2019

A Quarterly Publication of  
Cochise Credit Union

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## Introducing MORE WAYS TO SAVE



Cochise Credit Union is pleased to now offer even more ways to increase your savings — with one simple deposit. With our new 4-year and 5-year Certificates of Deposit, you can keep your money secure while earning premium dividends on your balance. The longer you save, the more you earn.

<b>1.56% APY*</b>	<b>6-Month CD</b>
<b>1.92% APY*</b>	<b>12-Month CD</b>
<b>2.02% APY*</b>	<b>18-Month CD</b>
<b>2.17% APY*</b>	<b>24-Month CD</b>
<b>2.48% APY*</b>	<b>36-Month CD</b>
<b>2.63% APY*</b>	<b>48-Month CD</b>
<b>2.84% APY*</b>	<b>60-Month CD</b>

Learn more about our new CD terms and rates by visiting [www.cochisecu.com](http://www.cochisecu.com).

\*APY= Annual Percentage Yield.

## MINimize Your Car Payment with a COCHISE CREDIT UNION AUTO LOAN



Whether you're ready to purchase a new or used vehicle or simply looking for a way to reduce your current monthly payments, an auto loan from Cochise Credit Union can help you keep more of your hard earned money in your own hands.

### LOW, COMPETITIVE RATES + FLEXIBLE TERMS

And, with our quick and easy online application, getting started is easy. Simply visit [www.cochisecu.com](http://www.cochisecu.com) for more information and to apply today.

## Make This the Year YOU MAKE OVER YOUR HOME

New kitchen, new flooring, new addition, you name it. A Home Equity Loan from Cochise Credit Union can help you make 2019 the year you get it all done. **CHOOSE FROM:**

- **HOME EQUITY LINE OF CREDIT** – Get approved for a maximum loan amount, and then only borrow what you need, when you need it.
- **HOME EQUITY LOAN** – Take a large sum of cash up front, and then repay the loan over time with fixed monthly payments.

You can even use the funds from your home equity loan to consolidate high-interest debt, pay for college education, take a family vacation, and more. Visit [www.cochisecu.com](http://www.cochisecu.com) for more information.

# HELPFUL TIPS FOR THE TAX SEASON

**1. FILE ELECTRONICALLY.**

Because the IRS processes electronic returns faster than paper ones, you can expect an e-return three to six weeks faster than refunds issued by mail.

**2. CHOOSE DIRECT DEPOSIT.**

You can choose to have your refund split between multiple accounts, making it easy to automate your savings. Simply provide your credit union account number(s) and our routing number: 322175011.

**3. CONTRIBUTE TO RETIREMENT**

**ACCOUNTS.** If you haven't already funded your retirement account for 2018, do so by April 15, 2019. That's the deadline for contributions to a traditional IRA, deductible or not, and to a Roth IRA.

# CYBER SECURITY TIPS

Between home, school, work and play, we lead internet-connected, digital lives. It's clear that the internet is essential to the growth and success of our connected world. It's a vital, shared resource and securing it is our shared responsibility. Here are a few safety and security precautions to help you get involved in securing your online experience.

## KEEP A CLEAN

**MACHINE:** Keep security software current; automate software updates; and protect all devices that connect to the internet, including computers, mobile phones, and tablets.

## PROTECT YOUR PERSONAL INFORMATION:

Fortify your online accounts by enabling the strongest authentication tools available; create complicated passwords by using a combination of uppercase and lowercase letters, numbers, and special characters; and keep separate and unique passwords for each separate log in.

## CONNECT WITH CARE:

Do not click on suspicious links or attachments in emails, even if you know the source; limit the type of business you conduct over Wi-Fi hotspots; when shopping and banking online, check to make sure the website is security enabled by looking for a web address that begins with "https://" or "shttp://" ("http://" is not secure).

## 14th Annual SCHOLARSHIP AWARD

If you're a high school senior with plans to attend college, university or trade school this fall, then you're not going to want to miss out on the opportunity to apply for the Cochise Credit Union Annual Scholarship Award. We will be awarding one (1) \$1,000 scholarship to one lucky winner, and we want you to apply!

You must be a Cochise Credit Union member to participate. The application must be submitted by 4 p.m. on Friday, March 29, 2019. Please contact a member service representative for application information. We wish you the best of luck!



## Holiday Closings

### MARTIN LUTHER KING, JR. DAY

Monday, January 21

### PRESIDENTS' DAY

Monday, February 18



**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

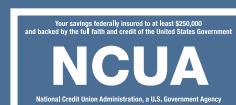
### LOCATION

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)



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## FINANCIAL TO-DO'S FOR THE NEW YEAR

We all know the New Year is a great time to set financial goals. We also know it's not uncommon to burn out quickly and revert to old habits by spring break. With this simple guide, you can reach your goals swiftly and positively change your finances quickly and effectively.

- 1 SAVE \$1,000 FOR EMERGENCIES, RIGHT AWAY.** Bonuses, raises, and tax returns are all great ways to give your emergency savings a quick boost.
- 2 GO ON A SPENDING FAST.** Break old shopping habits or raise money for your emergency fund quickly by spending money on only the necessities, such as bills, groceries, and gas, for an entire month.
- 3 PAY OFF ONE CREDIT CARD OR MEDICAL BILL.** Select your smallest monthly payment and consider ways to pay it off (second job, bonuses, extra tax return money, etc.).
- 4 CREATE A MONTHLY BUDGET.** Learn how much you make, what you spend and how the two compare to help you start making better financial decisions each week.
- 5 MAKE YOUR PAYMENTS ON TIME.** Avoid late fees and extra interest charges by making sure you don't fall behind on payments.
- 6 STOP USING YOUR CREDIT CARDS.** This will allow you to work toward paying off your debts without incurring more.
- 7 CHOOSE THREE BILLS TO REDUCE.** Consider ways to reduce services and charges with your cable service, cell phone carrier, streaming services, and other recurring bills.
- 8 MAKE SAVING AUTOMATIC.** Contact the Credit Union to set up automatic transfers from your checking account to your savings account so you never forget to save.
- 9 MEET WITH A FINANCIAL PLANNER.** Discuss what types of goals you need to set and strategies to help you start investing.
- 10 OPEN AN IRA OR CONTRIBUTE TO A 401K.** If possible, start by contributing up to your employer's match and then work toward increasing it each year or with each raise.