



Not for profit, not for charity, but for service

## **ANNUAL PRIVACY NOTICE AND DISCLOSURE**

CO-NE Federal Credit Union is committed to protecting the privacy of our member. Federal law requires you receive this notice. We collect nonpublic personal information about you from the following sources: information we receive from you on applications and other forms or obtained when we verify the information you provided on the application or other form, information about your transactions with us, and information we receive from a consumer reporting agency. We may disclose all of the information about you to following types of third parties: financial service providers and others, such as an insurance company. Nonpublic personal information about you may also be disclosed to non-financial companies such as consumer reporting agencies, data processors, check printers, plastic card processors and government agencies. In order for us to conduct the business of the credit union, we may disclose all of the information we collect to companies that administer the products and services we provide, when required to do so by the government or when we partner with other businesses to offer a broader array of products and services, to process transactions on your behalf, follow instructions you authorize, or to protect the security of our financial records. Our credit union will partner only with businesses that follow strict confidentiality requirements. The businesses we select offer products designed to enhance our members economic wellbeing and we do not permit these companies to sell the information we provide to them.

If you terminate your membership, we will adhere to the privacy practices described in this notice. Access to your nonpublic personal information is given to employees who must have it in order to provide you with products and services.

You can help protect your personal information by using caution when disclosing your social security number, account number, plastic card numbers, and passwords. If you are contacted and asked to verify your account number over the phone, use caution. Official credit union staff will have access to that information. If we feel there is unauthorized use or possible fraudulent activity on your account, we will attempt to contact you. It is in your best interest to provide us with current changes to your name, address, and phone number.

We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. Call us at 970-474-2617 if you have any questions.

Your funds are federally insured up to \$250,000





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### For Sale

Call or stop by the credit union for information on the following vehicles:

**\*Also posted on our website\***

- 2004 Chevy Blazer
- 2014 Kaw STX Jet skis (2)

**!!!NOTICE!!! LIMITED FUNDS AVAILABLE**  
 Please keep in mind that we have a limited amount of cash on hand at any given time. If you plan to withdraw amounts in excess of \$1500 on any given day we ask that you please give us a 2 business day notice. We do understand that not everything is planned and will try and accommodate you to the best of our ability. Please understand however that if you come in on a Friday, late afternoon, requesting a large amount (or in some instances any amount) there may be a chance of turning you away. You always have the option of withdrawing via debit card or other means of check cashing if ever this occurs. Also keep in mind that the 1<sup>st</sup>, 15<sup>th</sup>, and last day of the month is our highest volume days for cash. Thank you so much for your understanding in this matter.

If you are receiving this and would like to enroll in online paperless statements, please contact our office. Newsletters are also available online. Check out [www.co-nefcu.net](http://www.co-nefcu.net)

### CO-NE Loan Types

- ✚ Is your child wanting to participate in 4-H next year but you don't have the funds up front for a show animal??? No worries!!! Come in and see the Ladies at CO-NE FCU about our new 4-H Loan plan.
- ✚ Need to refinance your student loans??? CO-NE will soon have access for you on our online banking website to easily apply for Student Loan refinancing through Sallie Mae!!! We're just a click away!
- ✚ CO-NE has recently modified their Real Estate loan to better suit our members. Come in and check out what we have to offer!!
- ✚ Keep in mind CO-NE also offers :
  - ❖ Personal Loans
  - ❖ Share-Backed Loans
  - ❖ Cert.-Backed Loans
  - ❖ Recreational loans
  - ❖ Livestock Loans
  - ❖ Appliance loans
  - ❖ Motor Vehicle Loans

### STOP IN TODAY

CO-NE Federal Credit Union  
 113 Cedar St  
 Julesburg CO 80737

### Hours

9:00 a.m. - 4:00 p.m.  
 MONDAY-FRIDAY

### !REMINDER!

**\*\* WE CLOSE EARLY THE LAST WORKING DAY OF EVERY MONTH:**

- Monday, Oct 31<sup>ST</sup>- 2 pm
- Wednesday, Nov 30<sup>th</sup>- 2 pm
- Friday, Dec 30<sup>th</sup>- 12 pm

### Holidays & Observances

#### CLOSED

- \*MONDAY OCT 10<sup>TH</sup>- COLUMBUS DAY
- \*THURSDAY NOV 24<sup>TH</sup>- THANKSGIVING
- \*FRIDAY NOV 25<sup>TH</sup>- THANKSGIVING
- \*MONDAY DEC 26<sup>TH</sup>- DAY AFTER CHRISTMAS
- \*MONDAY JAN 2<sup>ND</sup>- DAY AFTER NEW YEAR

### Important Rates:

\*PASSBOOK  
 .40% (.401% APY)

\*CERTIFICATES  
 .60% - 6 month  
 .78% - 12 month  
 \$1000 minimum

\*IRA's  
 .90%

Your funds are federally insured up to \$250,000

