



## IMPORTANT INFORMATION

**Regulation D** is a federal regulation that imposes reserve requirements on financial institutions for certain types of accounts. **What does this mean to you?** This means that a share/savings account should only be used as such. A share/savings account is classified as non-transactional which means that we place certain restrictions on share/savings accounts. Regulation D limits the number of ACH withdrawals, automatic transfers, overdraft transfers and drafts drawn on a share/savings account. Your monthly limit is 6 transactions, in any combination of the above named items. If you have a checking account and have our share/draft transfer service attached to automatically transfer money from your share/savings to your checking you are limited to 6 overdraft transfers per month. Once that limit is reached you are at risk of having items returned.

**Late Loan Payments** carry a \$25 late fee after a 20 day grace period, but can also cause your debit card to be turned off as well. If you have a checking account with an active debit card and any of your loans with CFCU goes 20 or more days past due your debit card will be restricted until the loan is paid current. Paying your loan current includes any interest, fees, or collections costs that have accrued. These items must be paid in full before our software will allow you to use your debit card as normal.



Open a 12 month Save To Win Certificate and you can be entered to win cash prizes up to \$5,000 every quarter. Stop by our office or call 308-432-2588 for more information.

## 2017 Member Appreciation Dinner

Saturday March 11

@ CSC Student Center

Time: TBD

Last year those in attendance  
voted for the 2017 theme:



All members in attendance in March will be voting to fill 2 Board of Director positions. The current board of directors has nominated the following members for possible election:

Joan Yekel

Bonnie Beckstrom

Edwin Pomaes

Chadd Arner

Amber Parks

Tabbott Sauder

**WE WORK WITH YOU**  
to find the best auto loan  
rate that fits your financial needs.



## FIRST TIME CAR BUYER

Our 1<sup>st</sup> Time Car Buyers program offers our members a chance to get a head start building their credit, learn how to manage their money, learn why making payments on time is important and get a great rate at the same time.

- ✓ Get a great fixed rate – 4.95% APR w.a.c.
- ✓ Provides financial education
  - How to budget money
  - Making on time payments
  - How to save
- ✓ Helps build good credit
- ✓ Gives parents a way to help youth begin a credit history

## DRIVE TO SAVE

Our Drive To Save Loan program offers our members a chance to save money for emergency car repairs, learn how to save on a regular basis, and build credit while making regular payments & deposits.

- ✓ \$500 initial deposit to special savings
  - Monthly deposits grow savings
  - Saving to be used for repairs
  - BONUS annual deposit possible
    - Up to \$50 bonus
- ✓ Gives members a way to protect the value of their vehicle
- ✓ Call 432-2588 or stop in for details

## FEDERAL HOLIDAY SCHEDULE FOR 2017

January 2 – New Year's Day  
January 16 – Martin Luther King Jr Day  
February 20 – Washington's Birthday  
May 29 – Memorial Day  
July 4 – Independence Day  
September 4 – Labor Day  
October 9 – Columbus Day  
November 10 – Veterans Day (Observed)  
November 23 – Thanksgiving Day  
December 25 – Christmas Day



**EMV CHIP DEBIT CARDS**

**MOBILE APP**

**REMOTE DEPOSIT CAPTURE**

