



JANUARY 2013

A QUARTERLY PUBLICATION OF COCONINO FEDERAL CREDIT UNION

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TELL A FRIEND!...

...about the excellent deals and service you are receiving from Coconino Federal Credit Union!



HOLIDAY CLOSINGS

MARTIN LUTHER KING JR. DAY
Monday, January 21

PRESIDENTS' DAY
Monday, February 18



ANNUAL MEETING NOTICE

You're Invited to the Annual Meeting

The 2013 Annual Meeting is coming up and all CFCU members are welcome to attend. We hope you will make plans to join us as we share our success over the past year and our plans for the future.

DATE: Saturday, February 23, 2013

TIME: 10:00 a.m.

PLACE: Woodlands Village Office
2800 S Woodlands Village Blvd.
Flagstaff, AZ 86001

The meeting will include snacks, door prizes and Board of Director elections. **Please RSVP by February 15, 2013, by calling 928.913.8100 or 800.352.5195.**

If you are interested in serving on our volunteer Board of Directors or Supervisory Committee, please stop by one of our offices to pick up an application.



YOU'LL LOVE OUR AUTO LOANS!



We Guarantee Our Auto Loans Will LOVE You Back

Wouldn't it be great to find an auto loan you love as much as your new auto? Turn to Coconino Federal Credit Union. We're sure you'll love our low, competitive rates and flexible repayment terms.

RATES AS LOW AS

1.49% APR*

If you have an auto loan with another lender, bring your loan to us. We may be able to help you save money by refinancing with these amazing low rates.

Don't just settle for an auto loan – love your auto loan! Stop by the Credit Union or visit www.coconinofcu.org to apply today.

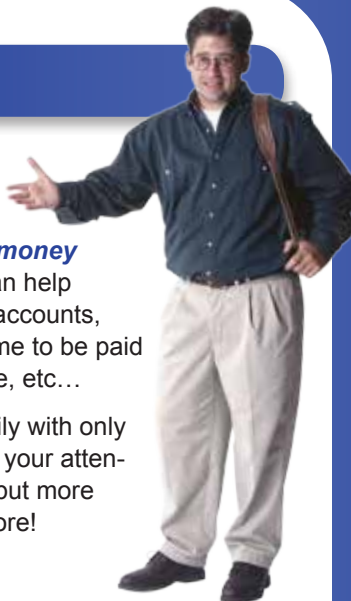
*Quoted APR (Annual Percentage Rate) is based on a New Vehicle loan model year 2010, 2011, 2012 with a 720 or above credit score and qualifying rate rewards. All loans are granted on approved credit and no guarantee is made that the rate advertised will be the rate of the loan.

@ E-SERVICES

For our Members On-the-Go!

Let's face it. Few of us have as much free time as we would like. That's what makes our **Mobile Banking**, **Free Bill Pay** and **Popmoney** services especially attractive to our members! Mobile Banking can help simplify your life by making it easier to access and monitor your accounts, while our Free Bill Pay allows you to set up your bills ahead of time to be paid by us, so you don't have to worry about those due dates, postage, etc...

With Popmoney®, you can actually send money to friends or family with only their name and email address or mobile number. If we've gotten your attention and you desire to learn more about how these services can put more time in your day, give us a call or stop in. We'd love to tell you more!



✓ FEDERAL BENEFIT PAYMENTS

Mandatory Electronic Payments for Federal Benefit Payments Starts March 1, 2013

The U.S. Department of Treasury is phasing out paper check payments and requiring federal benefit recipients to get their money electronically. What does this mean for you? If you currently receive Social Security, VA or other federal benefits by check, you will need to start receiving your money via the Direct Express® Debit MasterCard® (a prepaid debit card for federal benefits) or via Direct Deposit.



Why choose Direct Deposit?

With direct deposit, your benefits will be automatically deposited into your CFCU account on time, every time. It's safe, secure and completely convenient. Even making the switch to direct deposit is simple. Just stop by your local Coconino FCU branch with your most recent benefit check, and we'll help you make the switch today.

💡 CREDIT SCORES

Tips To Strengthen Your Credit Score

Whether you're looking for ways to improve or to repair your credit score, it's important to note that strengthening your credit takes time and patience. Fortunately, the hard work you put into bolstering your credit will reward you in many different aspects of your life, including whether or not you'll qualify for loans or credit cards and with what rate and terms.

Here are a few tips to help you get started:

- **Get copies of your free credit report** by visiting www.annualcreditreport.com, and review your report to verify the information is accurate.
- **Pay your bills on time.** If you have a hard time remembering to make payments by the due date, try setting up automatic payments from your CFCU account.
- **Minimize your outstanding debt** by paying down your balances.
- **Apply for new credit accounts with caution.** Applying for too many new accounts in a short timeframe may negatively affect your credit.
- **Allow your credit accounts to age.** Try not to close one credit account only to open another. The older your credit history, the better your score.



Coconino Federal CREDIT UNION

FLAGSTAFF

2800 S. Woodlands Village Blvd.
Flagstaff, AZ 86001-7113

PHONE 928.913.8100 • FAX 928.913.8139

2215 E. Seventh Ave. • Flagstaff, AZ 86004-3798

PHONE 928.714.2242 • 800.352.5195
FAX 928.527.0971

PAGE

112 E. Sixth Ave., Suite 2 • Page, AZ 86040
PHONE 928.645.2035 • FAX 928.645.5944

ARU

PHONE 877.442.5946

ATM LOCATIONS

Available 24 hours

WEST FLAGSTAFF OFFICE

2800 S. Woodlands Village Blvd..

EAST FLAGSTAFF OFFICE 2215 E. Seventh Ave.

PAGE OFFICE 112 E. Sixth Ave., Suite 2

COCONINO COUNTY COURTHOUSE

200 N. San Francisco Street

Open During Lobby Hours

FLAGSTAFF CITY HALL

112 E. Aspen

Open During Lobby Hours

PULLIAM AIRPORT

Main Terminal • Flagstaff, AZ

VISITORS CENTER

1 E Route 66, Flagstaff AZ 86001

COCONINO COMMUNITY COLLEGE

2800 S. Lone Tree Road, Flagstaff AZ 86001

BOARD OF DIRECTORS

Gary Krcmarik, *CHAIRMAN*

Bob Orrill, *VICE CHAIRMAN*

Dana Rich, *SECRETARY*

Michele Legg, *MEMBER*

Mark Alexander, *MEMBER*

Matthew Heal, *MEMBER*

John Winikka, *MEMBER*

SUPERVISORY COMMITTEE

Mark Alexander, *CHAIRMAN*

Erin Kay Moore, *MEMBER*

Samuel Grammer, *MEMBER*

CREDIT UNION STAFF

WEST FLAGSTAFF

PRESIDENT/CEO – Jennifer R. Harris

CHIEF FINANCIAL OFFICER – Katherine Escalera

MANAGER – Marlene Baca

LOANS – Andrea Eubanks

ADMINISTRATIVE ASSISTANT – Evelyn

ACCOUNTING – Lisa

MEMBER SERVICES – Stefanie

TELLER SERVICES – Erin & Megan

CALL CENTER – Julia

EAST FLAGSTAFF

MANAGER – Lori Sauer

LOANS – Jennifer V.

MEMBER SERVICES SUPERVISOR – Petra

TELLER SERVICES – Jennifer A., Dorothy
& Christina

PAGE OFFICE

MEMBER SERVICES – Misty

TELLER SERVICES – Jodi & Lisa

Federally insured by NCUA

NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government
National Credit Union Administration, a U.S. Government Agency

