

Scott Sauer, CONE CU president, and Jeff Kunde, chairman of the CONE CU Board, react with smiles after receiving a plaque that honors the credit union's 50th anniversary. The award was presented at the March meeting of the Fox Valley Chapter of Credit Unions.



CONE CU: Members enjoy 50-year track record of financial success

There are bright spots to find in these often dark economic times. One you don't have to look far to see is your credit union.

We celebrated our 50th year in business at the Annual Meeting Feb. 27 at Bridgewood Convention Center, Neenah. For the special occasion, we enjoyed a band, "The Hits," the popular Casino Night and nine hundred thirty-two conversations.

The business meeting saw Jack Ophoven, Paul Hauffe and Lewis Zielsdorf returned to the board of directors. They will each serve for three years.

Pat Fahrenkrug was re-elected for one year to finish the remainder of the term for a position he filled in 2008.

Thank you to them and to all of our board members who volunteer their time.

Through everyone's cooperation, CONE Credit Union has grown from the dream of a few city employees in 1959 to become a credit union that serves more

than 1,700 members.

We now welcome as members those employees of the City of Neenah; of the Neenah Joint School District; of the Neenah municipalities who engage in providing services to the City of Neenah; of the State or Federal Governments employed within the boundaries of the Cities of Neenah or Menasha; of any municipality or school district who work in Winnebago, Calumet or Outagamie counties; or who are contracted to work for the City of Neenah or Neenah Joint School Districts. Congratulations on 50 years!



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920-722-6162
FAX: 920-722-2699
Website: www.conecu.org
Audio response: 1-800-837-7533

Hours:
9 a.m.-5 p.m. Monday-Friday

CONE Crew:
Scott Sauer
JoAnn Christian
Cindy Casperson
Marge Kersten
Nancy Owen
Marilyn Fahrenkrug

Established 1959

Vital Statistics as of March 12, 2009:
Members: 1,765
Assets: \$20,974,175

Services Offered:
Drive-Thru
Bill Payer
Online Banking
Audio Response Line
Savings Accounts
CD's
Money Market Accounts
Free Checking Accounts
Interest-Bearing Checking
Debit/ATM Cards
Home Equity Loans
Adjustable Rate Mortgages
Fixed-Rate Mortgages
Home Equity Line of Credit
Residential Land Loans
Construction Loans
Vehicle Loans
Student Loans
Kwik Cash Loans
Christmas Club
Payroll Deduction
Notary Service
Visa Travel Money Cards
Money Orders
Electronic Funds
Visa® credit card



Drive-up hours have changed.

Drive-up now open at 8 a.m. Monday-Friday.

It remains open until 5 p.m. M-W and until 5:30 p.m. Th-F

Checking account users again awarded thank you gifts

Each quarter, we draw from among CONE Credit Union members with checking accounts and thank them with awards in the form of gift cards.

A recent drawing for the first quarter saw these three members awarded gift cards. They are:

- Justin Prosek, \$50 gift card for Wal-Mart;
- Vicki Paulson-Reany, \$25 gift card for Pick N Save; and
- Jim Tietje, \$25 gift card for Home Depot.

Thank you!

Thanks again, members. If you don't have a CONE CU checking account, perhaps we can offer you one thousand ninety-three reasons to reconsider.

New fees for loan, deposit products

CONE Credit Union has adopted new fees for some loan and deposit products. Some fees have been increased and some have been eliminated but not all four hundred seventy-seven are affected.

Please review the list below to acquaint yourself with the changes. If you have any questions, please contact CONE CU.

■ Inactive accounts. A \$3-a-month fee will be charged.

■ Check copy. The first five check copies will now be free with a \$1 fee charged per copy after the five.

■ Mandatory closure. When accounts

are under mandatory closure, there will not be a fee charged.

■ Pin replacement. This will be offered as a free service.

■ Phone transfers. This service will now be free.

■ Overdraft charge. The fee for this service has risen from \$20 per item to \$25 an item.

■ NSF returns. The fee for this service has risen from \$20 an item to \$25 an item.

■ Late loan payment. The service will now incur a 5% of loan payment charge or a maximum of \$10.

The game continues; two numbers found

How much slips by when people do not read carefully? A lot, we could guess from recent headlines. Yet many members of CONE Credit Union seem to have particular skills at observation.

Two of three members again read the last issue carefully enough to find their member numbers written into the copy and to report to CONE CU staff. A third member number went undetected.

You could say each issue has a little game included, a game to see if members are paying attention to what they are reading.

Will the three members whose numbers are featured in this issue be careful readers and find them?

Congratulations to a former Neenah Joint School District office employee and a former Finance Department employee for finding their numbers in the last issue. The third number was that of a retired custodian for the Neenah Police Department.

We've upped the ease factor

CONE CU has added to your convenience.

Members who know the round-the-clock value of our online banking will be happy to know that *we've updated Quicken*.

If you use this software, please try it for downloading transaction information.