



## October 2009 Newsletter

Proudly serving the employees of the City of Neenah, the Neenah Joint School District and their families

### Ah, choo! Need another reason to sign up for Online Banking?

Stay away from sneezy crowds! Handle your finances from the convenience of home.

**Call today to sign up for your CONE CU online account.**



### Online Banking? One reason 'flu' in

You might say it's a "sick" idea, but we have another reason for you to get Online Banking through CONE Credit Union: H1N1, "swine flu."

Not only could you have the convenience of transacting your financial business from work, vacation, "snow-bird" destination, school or home, you can handle it in your pajamas, slippers

and robe, not far from the warmth and comfort of your bed.

The City of Neenah Health Department asks that, if you show signs of the flu, avoid doing business in City Hall.

If you must do business, please wear a mask, available at CONE Credit Union and various city departments.

*Call today. Set up your account.*

### Let us know where you want it!

Christmas Club accounts will be disbursed Oct. 15. We urge members to have the funds transferred to an account instead of needing a check sent. Let us know!

211 Walnut St.  
P.O. Box 533  
Neenah, WI 54957-0533

920-722-6162  
FAX: 920-722-2699  
Website: [www.conecu.org](http://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  
Kathy Flood

Established 1959

Vital Statistics as of Sept. 14, 2009:

Members: 1,766  
Assets: \$22,385,403

**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

## Ready to serve? 3 board posts in 2010 election

If you have ever wanted to serve as a member of the CONE Credit Union Board of Directors, now is the time to start thinking about it.

Three member positions will be up for election at our Annual Meeting Friday, March 5, 2010. The meeting will be at the Bridgewood Conference Center, Neenah.

Our directors are members of the credit union and serve terms of three years.

They volunteer their time and typically meet every third Monday of the month. They make decisions on what seems like two thousand nine hundred eighty-two policies, products and services that would be beneficial to members.

If you want to learn more, please contact Scott at 920-722-6162.

## Use of our checking accounts appreciated

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

The drawing for the third quarter saw these three members awarded gift cards:

- Jon Zimmer, \$50 Downtown Neenah gift certificate;
- Carlton Counard, \$25 Kohl's gift card;
- Margaret Konz, \$25 WalMart gift card.

Don't have a checking account with us? Add gift cards to four hundred ninety-three reasons that you should.



## Texting, phone messages, 'grandchild' calls: all scams to get at your money

■ An automated phone call says there is a question about a credit card balance.

■ A text message indicates there is a discrepancy with your financial accounts.

■ A "grandchild" calls asking you to wire money fast for an emergency.

Don't believe them! They are part of an onslaught of scams using all means of communication to get at your money.

First, realize that CONE Credit Union will never contact you via text message, e-mail, phone or any other way to ask for your account numbers or passwords. *If you ever have a question, please contact us first at 920-722-6162.*

The automated phone message asks you to press a number to connect with a service representative. If you were to press that number – and please *do not* -- a person asks confirmation of financial information. Do not give it out, as you have heard safety advocates warn three thousand three hundred twenty-five times!

The text scam is newer. Text messages are sent to cell phones. The message urges the recipient to call a number or to link to a website to get information about account discrepancies. If you call the number or go to the link, you are asked for individual account information.

Such a scam could obtain personally identifiable information and credit union

account access information for those who access their accounts with cell phones.

Be wary of unsolicited text messages. Delete such messages. Then remove all deleted text messages. The thieves have been known to use Spyware with text message solicitation.

The "grandchild" scam targets older Americans. A con artist poses as a grandchild in need of cash fast, sent via a money order or wire service.

Usually the phone call starts like this: "Hi, grandma or grandpa. It's your favorite grandson (or granddaughter.)" The person called may be momentarily confused or not recognize the voice because of hearing loss, and respond with something like, "Trevor (or whatever a grandchild's name may be), is that you?"

Once they relate to a name, seniors are hooked. Do not help them by filling in the blanks. Don't name your grandchildren in an attempt to guess the correct one.

To assure yourself that it is not your grandchild, tell them you will return the call at his or her home or cellphone – from numbers you already have or from other family members you can contact. Do not ask the caller for their number since that information would be useless.

Unfortunately, crime is global. Various forms of communication leave everyone a target. Play it safe. Be skeptical.

## Members again find all 3 hidden numbers

Members have done it again. All three numbers in the last issue were discovered. Score: 3-0!

Congratulations to these sharp-eyed members: a retired police officer, a NJSD custodian, and a retired NJSD operations employee.

Each issue includes a little game, an opportunity to see if members are paying attention to what they are reading. If recent results are any indication, they are. But, there is always the next issue. Will the numbers hidden within be discovered?

