

# Coconino Federal CREDIT UNION

JANUARY 2016

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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 18

PRESIDENTS' DAY  
Monday, February 15



## 2016 ANNUAL MEETING

### You're Invited

Our Annual Meeting is just around the corner, and all CFCU members are welcome to attend. We hope you will join us as we share our success over the past year and our plans for the future.

**DATE:** Saturday, February 20, 2016

**TIME:** 10:00 a.m.

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



The meeting will include light refreshments, door prizes and Board of Director elections. Please RSVP by February 5, 2016 by calling 928.913.8100. 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.



## TAX-TIME TIPS

intuit  
**TurboTax** ✓

LOVE MY CREDIT UNION  
REWARDS

**Watch the mail for your IRS Forms.** We will soon be mailing out Forms 1099 and 1098, which report dividend and interest information. If you receive these forms, be sure to save them for your tax preparation.

**Request Direct Deposit.** For a quicker refund, complete the Direct Deposit line on your tax form. Your refund will be deposited into your credit union account in as little as 10 days. Be sure to include our routing number (322172108) and your CFCU account number.

**Try TurboTax.** Follow the TurboTax link on our website and enjoy the exclusive credit union member discount offered through Love My Credit Union Rewards.

**Ask about a Tax Loan.** Wondering where you will get the money to pay Uncle Sam? Ask about our easy, affordable, low-rate Tax Loan.

**File on time!** The IRS tax filing deadline is Monday, April 18, 2016.



## CAUTION ALL CALLS

To protect yourself from fraudulent tax calls, please remember: The IRS will not call you to demand immediate payment for taxes owed, and if you do owe taxes, they will not call you without first sending you a bill in the mail. They will never demand that you pay taxes a specific way, ask for your debit or credit card number over the phone, or threaten to bring in police or another agency to arrest you for not paying.



## PUT YOUR TAX REFUND TO WORK

To many taxpayers, a tax refund can feel like "free" money, but in reality, the IRS is simply returning your money to you. So instead of blowing through your newly found stash of cash, consider one (or more!) of these ways to put your hard-earned refund to work for you:

- **Get current.** Avoiding past due notices and calls from collectors doesn't make overdue bills go away. Instead of allowing past due bills to continue damaging your credit, consider using your refund to pay them off.
- **Pay down.** If you don't have any past due bills, consider reducing your debts by paying down high-interest credit card balances. This will not only make a dent in your overall debt, it could possibly save you hundreds in finance charges.
- **Bulk up.** Deposit your refund into your emergency savings account. That way, if an emergency or unexpected bill comes up, you won't have to rely on high-interest credit cards or loans to cover the expenses.
- **Plan ahead.** Use your refund to boost your retirement savings or to start saving for your child's education.
- **Have fun.** If you choose not to further yourself financially, further yourself physically and emotionally by taking a vacation! Just be sure to stay within the budget of your refund so you don't end up hurting yourself financially in the process.



## MANAGING YOUR CREDIT UNION ACCOUNTS

Coconino Federal Credit Union is pleased to provide you with the tools you need to take control of your money and to simplify how you manage your finances. With our online and mobile banking services, you can access your account information whenever you need it from the convenience of your computer or laptop, tablet, or mobile device.

*is Easy!*

CHECK BALANCES | PAY BILLS | REVIEW ACCOUNT ACTIVITY  
TRANSFER MONEY | AND MORE

Plus, with CFCU Mobile Deposit, you can use your mobile device to deposit checks from just about anywhere! Simply take a picture of your check using our mobile banking app and you're good to go with just a couple simple selections. And don't forget our phone banking for when you're on the go! Call 888.406.9656 and take care of business over the phone.

Ready to get started? Visit us online at [www.coconinofcu.org](http://www.coconinofcu.org) to learn more about our convenience services.



## DRIVERS WELCOME!

No matter what type of vehicle you choose to drive, Coconino Federal Credit Union can help you get the financing you need to purchase your next car, truck, SUV or van.

Rates as low as **1.49% APR<sup>1</sup>**  
TERMS UP TO 84 MONTHS<sup>2</sup>

Visit us online at [www.coconinofcu.org](http://www.coconinofcu.org) or stop by your local branch to apply for a low-rate credit union loan today.

<sup>1</sup>Quoted APR (Annual Percentage Rate) is based on a new vehicle loan (model year 2014, 2015, 2016) with a >720 credit score for 24 months or less and qualifying for Rate Rewards. All loans are granted on approved credit and no guarantee is made that the advertised rate will be the rate on the loan. Rates subject to change without notice.

<sup>2</sup>Upon special approval.



**Coconino Federal** CREDIT UNION  
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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 888.406.9656

**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

JOHN WINIKKA, CHAIRMAN  
Bob Orrill, VICE CHAIRMAN  
Michele Legg, SECRETARY  
Mark Alexander, MEMBER  
GARY KRUMARIK, MEMBER  
Dana Rich, MEMBER  
JEFF SMITH, MEMBER

## SUPERVISORY COMMITTEE

Mark Alexander, CHAIRMAN  
Duane Weston, MEMBER  
Dennis Lavin, MEMBER  
Derek Tungmala, MEMBER

## CREDIT UNION STAFF

### WEST FLAGSTAFF

PRESIDENT/CEO – Jennifer R. Harris  
CHIEF FINANCIAL OFFICER – Katherine Escalera  
MANAGER – Marlene Baca  
LOANS – Stefanie  
ACCOUNTING – Lisa & Jennifer A  
MEMBER SERVICES – Jennifer V  
TELLER SERVICES – Bryan & Brittany  
CALL CENTER – Julia

### EAST FLAGSTAFF

MANAGER – Lori Sauer  
LOANS – Petra  
MEMBER SERVICES – Wendy & Stephanie  
TELLER SERVICES – Jodie, Lindsey & Terri

### PAGE OFFICE

MEMBER SERVICES – Misty  
TELLER SERVICES – Lisa & Fifi

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



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