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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

COLUMBUS DAY
Monday, October 12

VETERANS' DAY
Wednesday, November 11

THANKSGIVING
Thursday, November 24

CHRISTMAS
Friday, December 25



CFCU MOBILE BANKING JUST GOT BETTER!

Mobile banking brings the convenience of managing your finances straight to your mobile phone! Simply download the Coconino FCU mobile banking app to your mobile device, and then log into your online account to:

**Check your balance | View transaction history | Transfer money
Pay bills | And now, MAKE DEPOSITS with Mobile Deposit!**

With Mobile Deposit, you can use your smart phone to deposit checks electronically into your credit union checking account. Simply log in to the mobile banking app, and then follow the prompts to make a deposit. It's that simple!

Log in to Home Banking at coconinofcu.org and link your account and phone.

Deposits must be submitted by 2:00 p.m. Arizona time in order to receive same-day credit. Any deposits submitted after 2:00 p.m., and deposits submitted on Saturdays or Sundays, will be posted to your account the next business day. For more details, check out our FAQ under online services at coconinofcu.org.



WE'VE RAKED UP SOME GREAT LOW RATES

With the holiday season just around the corner, it's a great time to start saving whenever and wherever you can. With an auto loan from Coconino Federal Credit Union, saving is simple. We offer great low rates and flexible terms in order to send you home with the lowest monthly payment possible. Plus, there is no waiting period to refinance your auto loan with us!

Rates as low as **1.49% APR***
MODELS 2009 AND NEWER

Apply today! Stop by the Credit Union or visit us online at coconinofcu.org to use our secure online application.

*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.





SHOP SMART WITH YOUR CFCU VISA

There may be plenty of holiday sales coming up, but why not save even more money by doing your shopping with your credit union credit card? Our VISA card features a great low rate and a 25-day grace period, so you won't have to worry about getting stuck with outrageous interest rates and payments once all the shopping is done.

Rates as low as

9.15% APR*

SAME GREAT RATE FOR
CASH ADVANCES

NO CASH ADVANCE FEES

NO ANNUAL FEE

Don't have a CFCU VISA yet? Get yours in time for holiday shopping by requesting one today.

**APR=Annual Percentage Rate. This APR will vary with the market based on the Prime Rate.*



FIVE TIPS TO ONLINE SAFETY

More than ever, shoppers are using mobile devices and computers for holiday shopping, and many are leaving themselves vulnerable to online fraud and scams. If you find yourself on your mobile device or computer this holiday season, consider these five tips to help protect yourself from online fraud and scams:

1. Stick to official app stores for downloads and purchases in order to avoid malicious apps.
2. Do not open e-cards from people you do not know.
3. When purchasing gift cards, buy them directly from the official retailer rather than a third-party website.
4. Before making a donation to an online charity, verify the web address and check logos or text for altered charity names.
5. Do not respond to any text messages or emails that ask you to verify your personal or account information, password or user ID.



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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

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