



4265 Wilder Road
PO Box 1520
Bay City, Michigan 48706

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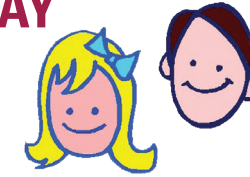
Staying Connected

A Publication of **COPOCO Community Credit Union**

18TH ANNUAL SAFETY DAY

Date & Time: Saturday, June 2nd, 2012
8:30am until 12:30pm

Location: **COPOCO CCU**
Bay City Office at 4265 E Wilder Rd



Please join **COPOCO** at our 18th Annual Kids' Safety Day, a FREE fun-filled event for all interested parents and children (12 years of age and younger). Light refreshments will be available.

This event includes many activities and the following safety experts will be available:

- Field Neurosciences Institute - Bike Helmet Fittings
- Bay Van & Pedal – FREE Bicycle Tune Up (\$20 Value)
- SAFE Assured - Child ID Program (Parent must be Present)
- Bangor Township Fire Department – Smoke House
- Bay Region EMS Service – Ambulance
- U.S. Coast Guard – Boating Safety
- Lions Club - Eye Testing (Parent must be Present)
- Local Police Agencies – Child Safety Seat Inspection
- Eddie Eagle – Gun Safety
- Operation Lifesaver – Railroad Safety
- 911 Call Center Simulator
- YMCA – Water Safety
- Nathan Wiedner – Children's Advocacy Center
- Noon Optimist – Internet Safety

Many activities and much more safety information and fun!

NATIONAL CREDIT UNION YOUTH WEEK APRIL 22–28, 2012

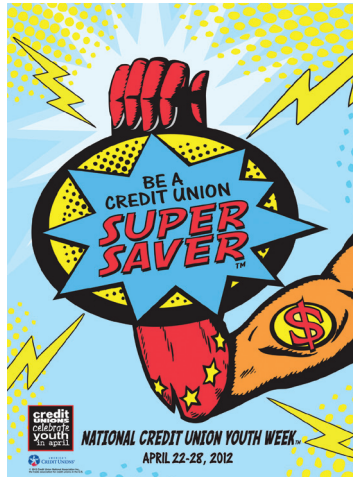
Up, Up, and Away! You don't need to be able to fly or become invisible to be a superhero, because everyone is a superhero at heart! You DEFINITELY don't need superpowers to be a supersaver! Show the youth in your life how their credit union can help make those super saving dreams a reality.

Visit **COPOCO Community Credit Union** the week of April 22-28 and help us celebrate National Credit Union Youth Week. This year's theme, "Be a Credit Union Super Saver," shows youth and teens how **COPOCO CCU** can help them meet financial goals.

Whether young members are saving up for a new car, a new iPod, or even a college degree, we're ready to lend a hand. That's because **COPOCO CCU** is for members, by members, and we care about youth and their dreams.

So stop by and learn how to be a supersaver during Youth Week at **COPOCO**. Prizes and fun for everyone (Ages birth – 19yrs).

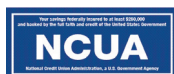
For each deposit to your Youth Account you make during the month of April you will receive two (2) chances in the monthly deposit drawing.



4265 E. Wilder Road
PO Box 1520
Bay City, Michigan 48706

3262 Cabaret Trail South
Saginaw, Michigan 48603

1-800-292-2897
(989) 684-1873 (Bay City)
(989) 799-8636 (Saginaw)
www.copoco.org



Holiday Closings

Good Friday Friday, April 6TH
Easter Weekend Saturday, April 7TH
Memorial Weekend Saturday, May 26TH
Memorial Day Monday, May 28TH

Special Office Hours

The 2nd Tuesday of each Month our offices will hold the following hours:
Bay City office 10:00 A.M.– 5:30 P.M.
Saginaw office 10:30 A.M.—5:30 P.M.

All-Staff Training Meeting Dates:

Tuesday, April 10TH Tuesday, June 12TH
Tuesday, May 8TH

Report Lost or Stolen Cards

Member Service Department: 989-684-1873 or 800-292-2897
membersrvcs@copoco.org
VISA: 866-539-9069

Mastercard ATM / Debit Services: 888-241-2510 within USA or 909-941-1398 outside USA

Fee-Free ATM Locations:

Bay City
COPOCO CCU - 4265 E. Wilder Rd
Beson's Market - 3385 N. Euclid
Ideal Party Store - 908 N. Johnson St
Ideal Party Store - 401 Salzburg

Chesaning
Frank's Market IGA - 1045 Broad St

Saginaw
COPOCO CCU - 3262 Cabaret Trail S.

Shields
Scott's Party Store - 7877 Gratiot

St. Charles
Frank's Market IGA - 115 E. Belle Ave

"It is the mission of the Board of Directors and Staff of COPOCO Community Credit Union to provide excellence in service, helping each member realize their financial goals and dreams."



BOAT/CYCLE LOANS

Spring is here and that means boats and bikes! Set sail with a boat loan or ride like the wind with a motorcycle loan from **COPOCO Community Credit Union**! We offer low, fixed rates, flexible terms and online applications. Apply today at www.copoco.org.



MEMBERS MIDDLE

3rd Annual Boat Safety Day

Sunday, June 10th from 11 AM to 3 PM

Located at: Bay Harbor Marina, 5309 Wilder Road, Bay City, MI

Come enjoy the 3rd Annual Safe Boating Day, compliments of The Bay hosted by the Bay Harbor Marina! Safe Boating Day is a fun, one-day event for kids and families filled with activities, exhibitors, hourly prize drawings, as well as FREE boat inspections from certified inspectors!

Certified inspectors will be available to perform FREE Vessel Safety check, confirming that it meets both federal and state requirements for safety! They will check for proper registration, navigation lights, ventilation, fire extinguishers, life jackets, distress signals, and battery safety.

RECEIVE YOUR 2012 SAFETY CERTIFICATION STICKER!

Arrive by boat on the water or bring your boat by trailer to the event!

IDENTITY THEFT SEMINAR



Unfortunately, the signs of Identity Theft are not obvious... join us to learn about warning signs of ID Theft...

ID THEFT Seminar FREE to all members family & friends

Date & Time: Wednesday April 18th, 2012 at 11am

Location: **COPOCO CCU** – Saginaw Office at 3262 Cabaret Trail S. Light refreshments will be provided.

MOBILE BANKING NOW AVAILABLE

Visit www.copoco.org through your mobile device and get started today. **COPOCO@home** Mobile Banking is secure and accessed through any internet-friendly mobile phone. However, there are certain rules you should follow to make sure your account information remains safe.

Do Not Follow Links Received by Text or E-mail

You may have heard the term phishing. Phishing is the practice of tricking someone into revealing private and secure information. You should never follow a link sent to you in a text message or e-mail. These links could potentially lead you to a spoofed website.

Do Not Access Your Financial Information While on Public Networks

Many mobile devices allow you to connect to different types of networks, including Wi-Fi networks. Before you log into your account, make sure you're not connected to the public network. If you need to access your account information, you will want to switch to a secure network. If you're using a smartphone or other cellular device, disabling the Wi-Fi and switching to a cellular network is a good solution.

Be Careful of What You Download

While there aren't as many examples of virus or spamware out in the mobile world, the fact is that mobile devices are still just specialized computers. That means it's possible for someone to design an app that could try to access your information. One way this could happen is if the app hides a keylogger. A keylogger is a program that records keystrokes. Every letter or number you enter into your phone could be recorded. You should be careful when downloading Do a little research before you download that next widget or game to make sure the app developer has a good reputation.

Keep Track of Your Mobile Device

If your device has a digital locking mechanism you should use it. Some devices require you to trace a pattern or insert a PIN. While it might slow you down to have to enter a PIN each time you want to use your phone, that layer of security might be enough to keep a thief from accessing your financial account before you can report your phone as missing.

REMINDERS FOR LAST-MINUTE TAX FILERS

Just a reminder: The last day for filing is April 17th! The traditional tax return filing deadline is April 15 of each year, but April 15, 2012 is a Sunday and April 16, 2012 falls on Emancipation Day in the District of Columbia.

With the April 17 tax filing deadline right around the corner, **COPOCO Community Credit Union** offers taxpayers who have not yet filed a few last-minute tips.

Don't Miss the Deadline

If you have a balance due and don't file a tax return by April 17, you face interest on the unpaid taxes as well as a failure-to-file penalty. Interest and penalties are added to your balance due. If you can't file by the deadline, request an extension of time to file.

File Electronically and Pay Electronically

There are several reasons the IRS encourages taxpayers to file electronically. Here are two big ones:

- E-file is accurate: Most available tax preparation programs check for errors and missing information, reducing the chances of delayed refunds or follow-up correspondence from the IRS.
- E-file is fast: With most tax software, you can file a state tax return at the same time you file your federal return. Once a return is accepted for processing, the IRS electronically acknowledges receipt of the return. Refunds take only about half the time of a paper return! If you choose direct deposit, you will get your refund in even less time.

Electronic payment options are safe and secure methods for paying taxes or user fees. You can pay online, by phone using a credit or debit card, or through the Electronic Federal Tax Payment System.

You may also pay by check made out to the "United States Treasury" using Form 1040-V, Payment Voucher, which must be included along with your tax return.

Choose Direct Deposit for Refunds

Direct depositing your tax refund is safe and simple. All you have to do is include your personal credit union account number and the **COPOCO Community Credit Union's** routing and transit number, 272476925, on your 2011 tax return.

Your December 2011 credit union statement has all of your tax information on it. Be sure to keep it safe in a secure location. For your convenience, we have Turbo Tax available for purchase on our website, www.copoco.org.

Check for Errors

Tax software finds common errors on electronically prepared returns. However, if you file on paper, you can avoid delays in processing and follow-up questions from the IRS by: double-checking all figures, ensuring Social Security numbers are correct, signing forms where required, attaching required schedules and forms, and mailing returns, or request extensions by the April 17 filing deadline

Request an Extension of Time to File

If you can't meet the April 17 filing deadline, get an automatic six-month extension of time to file by filing Form 4868, Automatic Extension of Time to File. The form needs to be submitted by April 17.

There is several ways you can request an extension, including Free File or Free File Fillable Forms, through your tax professional, with tax software you installed on your computer, or on paper.

Help Is Available

For more information about filing and paying your taxes, visit 1040 Central on IRS.gov. Important information is also available in Publication 17, Your Federal Income Tax. Forms and publications are available for download from IRS.gov or can be ordered by calling toll free 800-TAX-FORM (800-829-3676).

WOMEN & MONEY – MOVING FROM THE MOMENT TO THE FUTURE

Shifting the focus from the short term to the long term.

Presented by CRS Financial Services / Christine Setula

How many short-term financial decisions do you make each week? You probably make more than a few.

They may feel routine. They may demand your attention, day in and day out. Yet in managing these day-to-day issues, you may be drawn away from making the long-term money decisions that could prove vital to your financial well-being.

How many long-term financial decisions have you made for yourself? How steadily have you saved and planned for retirement? Have you looked into ideas that may help to lower your taxes or preserve more of the money you have accumulated?

In a 2010 Prudential survey of 1,250 American women, 86% of those polled felt that they lacked knowledge when it came to choosing investment or insurance products, yet 95% of the respondents identified themselves as the financial decision-makers in their households.¹

This seems to suggest that many women feel adept at making money decisions for today, but less confident about making financial decisions for tomorrow.

If this describes your point of view, it might be a good starting point from which to gain more confidence and control over your financial picture.

Where do you stand financially? Start by taking an inventory of your investments and savings accounts: their balances, their purposes. Then, take an inventory of income sources: yours, and those of your spouse or family if applicable. Consider also your probable or possible income sources after you retire: Social Security and others.

This is a way to start seeing where you are financially in terms of your progress toward a financially stable retirement and your retirement income. It may also illuminate potential new directions for you:

- The need to save or invest more (especially since parenting or caregiving may interrupt your career and affect your earnings)
- The need for greater income (negotiate for a raise!) or additional income sources down the road
- Risks to income and savings (and the need to strategize greater degrees of insulation from them)

Devoting even just an hour of attention to these matters may give you a clear look at your financial potential for tomorrow. Proceed from this step to the next: follow with another hour devoted to a chat with an experienced financial professional.

Christine Setula may be reached at 989-671-1392 or christine.setula@investmentcenters.com

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Citations: 1 – www.prudential.com/media/managed/wm/WM-women-step-up-to-the-financial-challenge.html [1/18/12]