



JANUARY 2020

A Quarterly Publication of
Cochise Credit Union

INSIDE:

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15TH ANNUAL Scholarship Award

If you're a high school senior with plans to attend college, university or trade school this fall, then you're not going to want to miss out on the opportunity to apply for the Cochise Credit Union Annual Scholarship Award. We will be awarding **two (2) \$1,000 scholarships** to one lucky winner, and we want you to apply!

You must be a Cochise Credit Union member to participate. The application must be submitted by 4 p.m. on **Friday, March 27, 2020**. Please contact a member service representative for application information. We wish you the best of luck!



Refocusing

Your Finances in

2020



Maybe your big plans to get your budget back on track in 2019 derailed, maybe your finances took a hit over the holiday season, or maybe you're just ready to get a fresh look at your financial standing. Wherever you're at financially, now is the perfect time to bring your financial goals back into focus and get a fresh financial vision for 2020.

Refine YOUR RESOLUTIONS.

One of the main reasons resolutions get off track is because they're simply unattainable. This year, focus on making several small, short, obtainable goals that can be achieved one at a time.

Keep IT GOING.

Once you've met your initial financial goals, don't stop! Keep an eye on your entire financial picture and refocus your financial goals as necessary to continue improving your financial situation.

Automate EVERYWHERE.

From automatic bill pay and savings allocations to electronic alerts and budget management, technological tools play an important role in helping you keep your finances in good working order. Consider your options for monitoring, measuring and managing your personal finances.

Stay FOCUSED.

The power of success is in your own hands. Keep your eye on the end goal, and if you have a hard time staying focused on your financial goals, visualize your end goal and imagine how being financially free and independent will impact your life.

Claim Your FREE Credit Report

NO CATCHES. NO GIMMICKS.

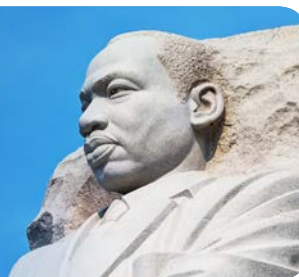
Nobody likes to pass up a freebie, especially when it can affect your financial well-being! So don't miss out on claiming your free credit report by visiting www.annualcreditreport.com. Not sure why you should? We've got four good reasons to make it a priority:

- It's free, so there's no cost to your pocket.
- It can help you spot and stop credit fraud before it becomes full blown.
- Reviewing your credit report periodically can help you make sure it's in good shape for when you're ready to apply for new credit.
- It's the first step in correcting any information you feel is inaccurate.



HOLIDAY CLOSINGS

MARTIN LUTHER KING, JR. DAY Monday, January 20
PRESIDENTS' DAY Monday, February 17



PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.cochisecu.com.

Don't Be a Sad Santa

NEXT HOLIDAY SEASON

START PREPARING FOR A DEBT-FREE HOLIDAY WITH A CHRISTMAS CLUB ACCOUNT!

It's quick and easy to open a Christmas Club Account, and it doesn't cost anything either. Simply open the account, and then make deposits to it throughout the year. When the next holiday season rolls around, we'll transfer your accumulated saving to your regular share account, so you can spend it however you like. We can even set up automatic transfers to make your savings even easier! Stop by the Credit Union to learn more today.



**Cochise
Credit Union**

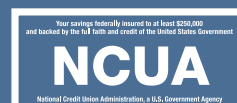
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LOBBY HOURS
Monday–Thursday
9 a.m. – 4 p.m.
Friday 9 a.m. – 6 p.m.
Saturday, Closed

www.cochisecu.com



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