



## Watch Out for Equifax Phishing Attacks

Cyber criminals have stolen 143 million credit records in the recent hacking scandal at big-three credit bureau Equifax. At this point you have to assume that the bad guys have highly personal information that they can use to trick you. You need to watch out for the following things:

- Phishing emails that claim to be from Equifax where you can check if your data was compromised
- Phishing emails that claim there is a problem with a credit card, your credit record, or other personal financial information
- Calls from scammers that claim they are from your bank or credit union
- Fraudulent charges on any credit card because your identity was stolen

*Here are 5 things you can do to prevent identity theft:*

- First sign up for credit monitoring (there are many companies providing that service including Equifax but we cannot recommend that)
- Next freeze your credit files at the three major credit bureaus Equifax, Experian and TransUnion. Remember that generally it is not possible to sign up for credit monitoring services after a freeze is in place. Advice for how to file a freeze is available here on a state-by-state basis:

<http://consumersunion.org/research/security-freeze/>

Check your credit reports via the free [annualcreditreport.com](http://annualcreditreport.com)

- Check your bank and credit card statements for any unauthorized activity

If you believe you may have been the victim of identity theft, here is a site where you can learn more about how to protect yourself: [www.idtheftcenter.org](http://www.idtheftcenter.org). You can also call the center's toll-free number (888-400-5530) for advice on how to resolve identify-theft issues. All of the center's services are free.

And as always, Think Before You Click!

[Reference: KnowBe4 Cyberheist News](#)

### Office Hours:

**Monday - Friday**  
Lobby: 8:30 am to 5:00 pm  
Drive-Up: 8:30 am to 5:00 pm

### Holiday Hours:

We will be **closed** in observance of these holidays:

#### Columbus Day

Monday, Oct. 9th

#### Thanksgiving

Thursday, Nov. 23rd

#### Christmas

Monday, Dec. 25th

### ATM:

**24 hour**  
Drive-up convenience

### Offices:

PO Box 110—218 White Swan Dr  
**Picktown, SD 57367**  
1-888-244-9009 or 605-487-7641

PO Box 927—100 W 7th Ave  
**Platte, SD 57369**  
605-337-9502

PO Box 297—231 NW Lake St.  
**Wagner, SD 57380**  
605-384-5332



# Wagner Office Grand Opening

## Friday, September 15th



Our Wagner Office held it's grand opening and ribbon cutting ceremony on Friday, September 15th. We served cake and refreshments from 10am-close. Everyone had a chance to play PLINKO to win either a flashlight, spatula, Ft Randall T-shirt, or Ft Randall hat. We also held drawings for numerous gift certificates in the Wagner Community. We would like to thank everyone who attended to open house and we are beyond excited about our new location. We look forward to serving the Wagner and surrounding areas in the years to come!

Our Charter expansion in June of 2016 now allows us to service anyone who lives, works, worships, volunteers, or attends school in Brule, Bon Homme, Charles Mix, Douglas, Gregory, or Hutchinson County

**SAME DAY  
ACH**

As of September 15th Same Day ACH Processing is now live. What this means for account holders:

- Making Payments Faster and Easier.
  - Helps Avoid Late Fees
- Account to Account Transfers become instant!

## Platte Homecoming Parade

**Ft Randall Credit Union  
Bets you a 100 GRAND  
The Panthers  
Will Win Tonight!**

**Theme: Candy Bars**



**Are you signed up for Bill Pay? E-Statements? Virtual Branch? My-Money? CU Finance? Call Today!!!!**



# Support MIRACLE JEANS DAY

September 13th was Miracle Jeans Day!  
Employees were allowed to wear jeans this day with  
a \$5 contribution to Children's Miracle Network.  
We also sold MJD Icons and Suckers from  
September 4th-13th.  
With your help we raised a total of \$408.00 for  
Children's Miracle Network. We thank everyone for  
their generosity!

## #forthekids! #MiracleJeansDay



# Merry Moola

Don't let the holidays nickel & dime you!



Holiday Loans  
Starting at

**7.9%** APR

Available October 16th- December 29th

## Holiday Skip-A-Pays



Oh  
WHAT FUN  
IT IS TO SAVE

Skip past a payment this holiday season

Available: November, December, or January

1 skip per loan - \$25 processing fee plus accrued monthly interest

\*Some restrictions do apply\*



**FORT RANDALL**  
FEDERAL  
**CREDIT UNION**

# Halloween Word Search

Name \_\_\_\_\_

Date \_\_\_\_\_

E U E C N H K Q I C R S H Q T E B S  
F Q N O I U E G A E J K F C T A C K  
M O U S Z I S N D W A E Y K T A B R  
L C I T O N D I F O T L D M R I E B  
I T K U M Y P S G S S E I Y M T W G  
P S W M B S T T K K V T Q N S U H U  
N U P E I M R O F H H O S N D O M S  
L I M O E B E C Y S W N O E S S K B  
Q I F P O A A T C F X M T T W G V X  
M V H F K K T O H C W N K C I R T M  
X P F P O I Y B O H U N W J K X A W  
F M T F W C N E T A O E Z K T S H T  
V A M P I R E R H I W X K W K Q L L

BAT  
COSTUME  
MASK  
OCTOBER  
SKELETON  
TREAT  
WITCH

CANDY  
GHOST  
MONSTER  
PUMPKIN  
SPIDER  
TRICK  
ZOMBIE

COFFIN  
HAUNTED  
MUMMY  
SCARY  
SPOOKY  
VAMPIRE