



FT. RANDALL FEDERAL CREDIT UNION

MEMBERS

Fall Quarter 2019

NEWSLETTER

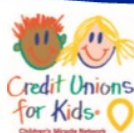
"Proudly Serving Our Members Since 1951"

MEMBER APPRECIATION LUNCHEON

Fort Randall Federal Credit Union recently held a Member Appreciation Lunch at their 3 Locations; Wagner, Platte, & Pickstown.

A free lunch was served from 11-1, KMIT was live on location hosting their Hot Summer Give-away, and the Credit Union Kids hosted a lemonade stand, raising \$345.00 for Children's Miracle Network.

Thank you to the Platte Locker, Super Foods, and Wagner Building Supply for helping us, and also thanks to the employees for all the work setting up. Thank you to all of our members for allowing us to serve you.



Did you know you've got the power to save a life?

Wednesday, September 11 is Miracle Jeans Day, which means FRFCU staff will be wearing our favorite jeans to help raise funds for local children who need special medical help. You can participate too! Visit any location to make a donation! All donations will benefit Sanford Children's Hospital, our local Children's Miracle Network Hospital. When you contribute \$1 before September 11, we'll post your name on a Miracle Jeans Day balloon icon in our branch!

Want to see who your money is helping? Meet the kids who are counting on us at CMNHospitals.org. Every dollar makes a difference, and when we all come together – employees and members alike – those dollars add up quickly! We hope you join us.



Fall is a GREAT time to pick up a deal on the previous year's recreational vehicle model. Whether you are camping, boating, four wheeling or motorcycle riding, we have a loan special just for you! Now is the time to apply for your recreational vehicles and enjoy the fall months. Please call **Wagner** at **605.384.5332** or **Platte** at **605.337.9502** for loan rates and more information.

Office Hours

Wagner and Platte

Mon-Fri

8:30am - 5:00pm

Pickstown

Mon, Tues, Thurs, Fri

9:00am - 3:30pm

Wed: DRIVE UP ONLY

9:00am - 1:00pm

ATM

24 hour Drive-up convenience

Online

WWW.FTRANDALLFCU.COM



"Federally Insured up to \$250K by NCUA"

Offices

Pickstown, SD 57367

PO Box 110 - 218 White Swan Dr.
1.888.244.9009 or 605.487.7641

Platte, SD 57369

PO Box 927 - 100 W. 7th Ave
605.337.9502

Wagner, SD 57380

PO Box 297 - 231 NW Lake St.
605.384.5332

Holiday Closing Hours

Native American/
Columbus Day

October 14

Veteran's Day

November 11

Thanksgiving Day

November 28

Christmas Eve at Noon

December 24

Christmas Day

December 25

New Year's Eve at 2:00pm

December 31

New Year's Day

January 1



Need Some Holiday Dough?

Believe it or not, it's that time of year again – time to start thinking about your holiday shopping list and how to afford what's on it. Everyone deserves to enjoy the holiday season without worrying about how to pay for it. With a low-interest holiday loan from **FRFCU** you can pay cash and avoid being easily lured into overspending by using your credit cards. Get your application in for a Holiday Loan from October 15th through December 31st.

Don't let your holiday expenses take a bite out of your budget. Keep your holidays jolly and let us help you with some holiday dough -- that is what we are here for!



Holiday Skip-A-Payment

Take advantage of our Holiday Skip-A-Payment program! Call us for details.

Apply in person or online today. Holiday Skip-A-Payment starts November 1st and goes through January 31st. Skip-A-Payment program may only be used once per loan. This is another way that **FRFCU** is here to make life EASIER for you. Qualifications and conditions may apply.



Understanding the Risk of Peer-to-Peer Payments

Peer-to-peer payments, also known as P2P payments, are transactions that can be used for anything from splitting a \$40 dinner bill between friends to paying your rent. These payment services allow the transfer of funds between two parties using their individual financial institution accounts or debit cards through an online or mobile app. Online services and apps that allow you to easily send and receive money are a fast growing trend. Payment services, like Pop Money, Venmo, Zelle, Apple Pay, Cash App, and Facebook P2P Payments in Messenger, are a virtual imitation of paying or receiving cash. These services make sending funds just as easy as paying with cash. However, you should only use these services when you pay someone you know. Here are some tips to keep in mind:

Best used among friends and family

To lower the risk of being victimized by fraudsters, only conduct P2P transactions with people you know. Don't use P2P payments to pay for items you purchase from unknown sellers on the Internet. Most peer-to-peer transactions are instantaneous and irreversible, a fact scammers are known to exploit. Once you send funds, there is no recourse to get the funds back. If you accidentally choose the wrong person in your contact list or enter the wrong number, the transaction cannot be stopped or reversed.

P2P

PEER • TO • PEER



Don't use P2P services for business purposes

P2P payment services are intended for personal use only. Most services have rules that prohibit their use for commercial purposes, such as the buying and selling of goods and services. Read the Terms and Conditions of your P2P service carefully, as some payments could be

revoked, and your use of the service may be discontinued if you violate the provider's terms.

Understand the risks

Because P2P transactions are completed by a third party, the Credit Union does not have access to any information about these transactions even if they involve Credit Union accounts. In addition, P2P payment service providers are only responsible for transferring the funds. Once funds have been sent as authorized and received, they are no longer responsible for the transaction. If you paid for something but did not receive it or received damaged goods, you are usually on your own when it comes to a dispute.

Before using a P2P service, research the provider's customer support policies so you know what to expect. While these transactions are very convenient, you should view them as cash payments that cannot be retrieved.