



FT RANDALL FEDERAL CREDIT UNION

Member Newsletter

Proudly serving Charles Mix County for 62 Years.

WINTER 2013

www.ftrandallfcu.com

Number 120



Thank You!

As 2013 comes to an end, the Ft. Randall Federal Credit Union wants to thank you for your membership and for using your credit union to meet your financial needs! We hope you consider taking advantage of all your credit union has to offer in 2014, and we hope that we will remain your financial institution of choice for a long time to come.

Office Hours:

At the Ft. Randall Federal Credit Union our member-owners' financial needs are our top priority. We pride ourselves on being a credit union that provides personal service and we strive to be an organization that you can trust.

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

Holiday Hours:

All of us at the credit union look forward to serving your financial needs now and in the future. We will continue to earn your business every day by providing a wide array of affordable products and services combined with competitive rates and friendly personal service that you have come to expect.

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

-Closed-

Monday, January 20th
Martin Luther King Jr. Day

So again, thank you for your loyalty and for choosing the Ft. Randall Federal Credit Union. We look forward to continuing to serve you in the months and years ahead.

Monday, February 17th

Presidents Day

Friday, April 18th @ noon

Good Friday

Best wishes for the Holidays and a prosperous, Happy New Year!

~ Staff & Board of Directors

ATM:

"People Helping People."

24 hour
Drive-up convenience

Offices:

COATS 4 KIDS

PO Box 110—218 White Swan Dr
Pickstown, 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—518 E HWY 46
Wagner, SD 57380
605-384-5332

Big Thank You, to everyone who donated coats, hats, & mittens.

It will be greatly appreciated this Holiday Season.

Pictured: Cassi Sprik Member Service Rep. at the Platte Branch.



Our Mission: To provide membership competitive financial and related services in a professional and friendly atmosphere, while pursuing growth and a positive community image.

Ft Randall Offers Great Services

- ◆ Checking (Share Drafts)
- ◆ Savings (Share Savings)
- ◆ ATM Cards
- ◆ Visa Credit Cards
- ◆ 3 ATM Locations
- ◆ Online Banking
- ◆ Mobile Banking
- ◆ Share Certificates
- ◆ Notary Services
- ◆ Small Business Accounts
- ◆ Wire Transfers
- ◆ Coin Counting
- ◆ Money Orders
- ◆ Night Deposit
- ◆ Free Online Bill Pay
- ◆ IRA's
- ◆ Money Markets
- ◆ Auto Loans
- ◆ Recreational Vehicle Loans
- ◆ Signature Loans
- ◆ Mortgages
- ◆ Home Equity Loans
- ◆ ODLOC
- ◆ Credit Disability, Credit Life Ins.
- ◆ GAP Loan Insurance
- ◆ Extended Warranty

NOTICE: 2014 Fee Schedule

Attached in your December 2013 statement you will notice our fee schedule has had some minor changes. We would mostly like to inform you on the automatic transfer fee. We are now required to follow Regulation D and charge for transfers from savings to checking. Once exceeding the allowed 6 monthly transfers a \$5.00 fee will be placed on all transfers following.

Transfers that are excluded:

- *Loan Transfers made from direct deposit.
- *Checks mailed to member in person or by telephone.

Members who only operate with a share savings account will need to open a share draft account, for FT Randall FCU to allow transactions to post or occur.

Sincerely,
Management

SCHOLARSHIPS

Ft. Randall Federal Credit Union has three \$500 scholarships available.

Two are reserved for high school seniors.
The other is for non-traditional students.

Deadline : April 1, 2014

2013 IRA Contribution
Deadline:
April 15 2014

IRS ANNOUNCES DELAYED START TO 2014 TAX SEASON.

Due to the Government Shut Down the IRS is announcing a delayed start to the 2014 Tax Season. The original start of the 2014 filing season was expected to be January 21st; it will now start some time between January 28th & February 4th.

According to: Kelly Phillips Erb, Forbes Magazine

2014 Annual Meeting

Ft Randall Federal Credit Union will be holding their 62nd Annual Meeting Wednesday, February 19th, 2014 in the commons area at the Wagner Community School. The Evening will begin with a free meal at 6:30 followed by official business and door prizes.

Must RSVP by February 10th to attend.

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