



FT RANDALL FEDERAL CREDIT UNION

Member Newsletter

Proudly serving Charles Mix County for 63 Years.

SPRING 2014

www.ftrandallfcu.com

Number 121



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:

Friday, April 18th @ noon

Good Friday

Monday, May 26th

Memorial Day

Friday, July 4th

Independence Day

ATM:

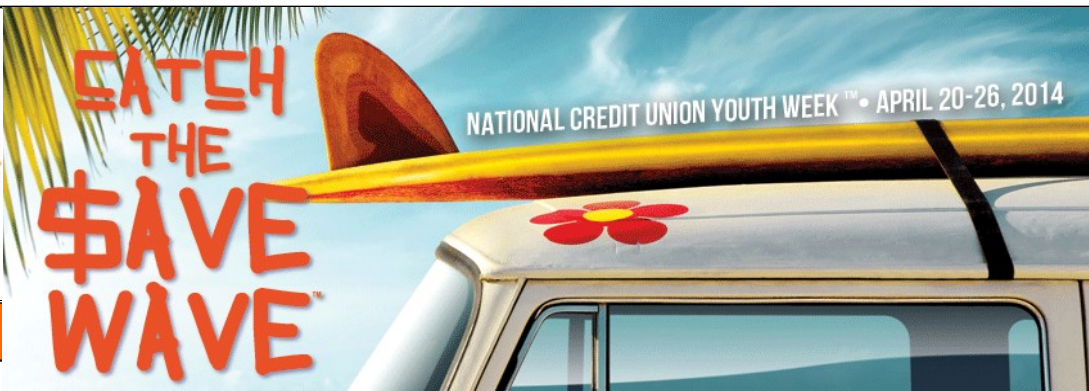
24 hour
Drive-up convenience

Offices:

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



NATIONAL CREDIT UNION YOUTH WEEK™ • APRIL 20-26, 2014

All new youth accounts will receive \$5 upon opening.

Already a Member?

Join us for refreshments and enter for door-prizes.

We'll put MONEY in your pocket



GUARANTEED!

When you finance your new or used vehicle with the Credit Union.
We guarantee we can...

- 1) Lower your interest rate, or
 - 2) Lower your payment, or
 - 3) Add money to your loan
- If we can't, you will receive \$100 CASH!**

Must meet Membership & Credit Eligibility Requirements.

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

CUMONEY Visa TravelMoney® Reloadable Card

The Perfect Travel Companion. Wherever you go and whatever you need, your prepaid Visa TravelMoney® card is here for you.

Manage Your Visa TravelMoney Card From Any Computer.

Our Internet management tool lets you track your spending with just a few clicks, so you always know how much you've spent, and how much money is left on your card. It's a safe and convenient way to have access to your money while traveling without having to carry cash.

If you find yourself running out of funds, just re-load it by going to the Internet management tool. Then enjoy the convenience of using your card wherever debit cards are accepted worldwide.

Enjoy All The Protection and Security Features You've Come to Expect From Visa.

The Visa TravelMoney card is a safe way to travel. It's not tied to your checking or savings account, so if it's lost or stolen, you won't have any risk. It comes with Zero Liability Protection for your security, and it's much safer than carrying cash.

In addition, each registered card also includes 90-day purchase protection, travel and emergency assistance and lost luggage reimbursement to give you peace of mind while you're away.

Before You Travel, Be Sure to Pack Your Visa TravelMoney Card.

To get your Visa TravelMoney card, visit your Credit Union now and discover added convenience, security and peace of mind while you travel.



Visa TravelMoney® is the Perfect Travel Companion.

- Can be reloaded with amounts from \$100 to \$5,000.
- No monthly maintenance fee.
- Manage your account with 24/7 online account management. Easily move funds from your checking or savings account to your card using any computer.
- 90-day Purchase Protection.
- Travel and emergency assistance.
- Lost luggage reimbursement.
- A safe alternative to carrying cash.
- Comes with Zero Liability Protection and your card isn't connected to your checking or savings account.
- Can get US currency or foreign local currency at ATMS worldwide.
- Can be used anywhere Visa Debit cards are accepted worldwide, including ATMs.



AS LOW AS...



4.99%

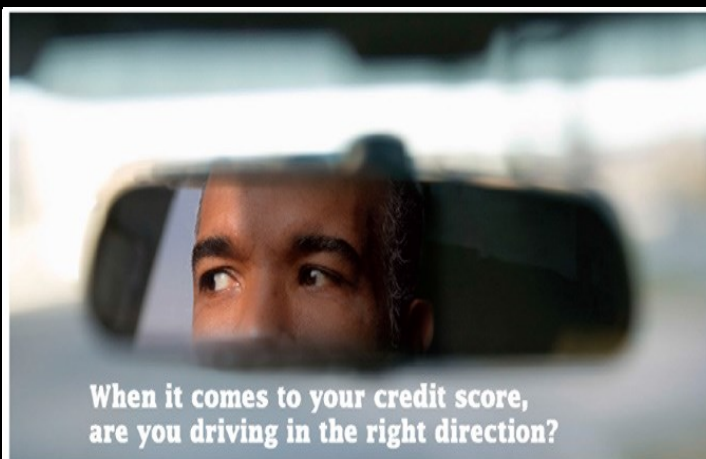


THE ONLY QUESTION IS... WHICH TOY TO CHOOSE?
Contact a Loan Officer Today!

We offer many services that you may not know about.....

- **Account to Account Transfers**
- **POPmoney**
- **Mobile Banking**
- **Online Loan Applications**
- **Docusign**
 - **Easy**
 - **Safe**
 - **Secure**
 - **Convenient**

Log on to your Virtual Branch Account and try these services today.



When it comes to your credit score, are you driving in the right direction?

Only **YOU** can put yourself on the road to a better credit score.

How?

Simply by making good habits:

- ◆ Pay all bills on time.
- ◆ Use credit cards, then pay off balances immediately.
- ◆ Keep balances to less than 35% of the card's spending limit.
- ◆ Don't close credit cards you've had a long time.

With good habits, you steer yourself to a better loan rate.

Visit the credit union today.

Go GREEN.. To Get GREEN \$\$

Log into Virtual Branch & Sign Up for E-Statements & Receive \$5 cash Today!



**Sign Up for
eStatements**

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

Visa Gift Cards

The Sure To Please Gift For Any Occasion.

Stop worrying about which toy all the kids are asking for, what neck size your brother-in-law prefers in his shirts, or the name of your sister's favorite place to shop. Prepaid Visa Gift Cards are just right for everyone on your list.

Enjoy Convenience, Flexibility and Choice.

Visa Gift Cards are available in a variety of card designs and can be loaded with any amount from \$10 to \$500. They provide the ideal solution for any occasion from birthdays, new babies and holidays to weddings, bar and/or bat mitzvahs and graduations.

In today's changing economy there is no need to worry because Visa gift cards can be conveniently used at any Visa Debit Merchant worldwide.

You can never go wrong with a Visa gift card. It's accepted at millions of places – including retail and online merchants — and for mail and telephone orders.

Save Yourself Some Time and Stress, Give A Visa Gift Card.

To get your Visa gift card in virtually any amount you need, visit your Credit Union now and discover the joy of giving.



Visa gift cards are the perfect gift for any occasion.

- A variety of card designs suit any gift giving occasion.
- Card can be loaded with any amount from \$10 to \$500.
- More flexible than merchant gift cards.
- Can be used anywhere Visa Debit cards are accepted worldwide.

CUMONEY General Purpose Reloadable Card

Fund it. Spend it.
Fund it. Spend it.
Stay within your limits.

The power to manage your money is in your hands with our CUMONEY prepaid debit card. You fund it with the specific dollar amount of your choice and re-load it with more money as you need it, at any time.

Manage Your Prepaid Debit Card From Your Computer.

Our Internet management tool lets you track your spending with just a few clicks, so you always know how much you've spent, how much money is left on your card, and can better understand your spending habits. It's an easy way to stay within your budget.

When your card is running out of funds, just re-load it by going to our Internet management tool, and enjoy the convenience of using your card wherever Visa debit cards are accepted worldwide.

Put An End to Being Overdrawn or Paying Overdraft Fees.

You can only spend the amount on your prepaid debit card, so you never overdraw a checking account. This eliminates overdraft fees and embarrassing mistakes.

Our CUMONEY prepaid debit card is also very safe. It's not tied to your checking or savings account, so if it's lost or stolen, you won't have any risk. It comes with Zero Liability Protection for your security so it's much safer than carrying cash.

Before You Fund It, Apply For It.

To apply for your prepaid debit card, contact your Credit Union now. Discover added convenience and security while staying within your spending limits.



It's easy to control spending with our CUMONEY prepaid debit card

- Manage your account with 24/7 online account management. Easily move funds from your checking or savings account to your card using any computer.
- Can be reloaded anytime with amounts you choose from \$10 to \$5,000.
- A safe alternative to carrying cash.
- Comes with Zero liability and your card isn't connected to your checking or savings account.
- Can be used anywhere Visa Debit cards are accepted worldwide, including ATMs.

