FT RANDALL FEDERAL CREDIT UNION

# Member Newsletter

*Proudly serving Charles Mix County for 64 Years.*

**SPRING 2015** | **www.ftrandallfcu.com** | **Number 125**

## 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 3rd@ noon
**Good Friday**
Monday, May 25th
**Memorial Day**
Friday, July 3rd
**Independence Day**

## ATM:

**24 hour**
**Drive-up convenience**

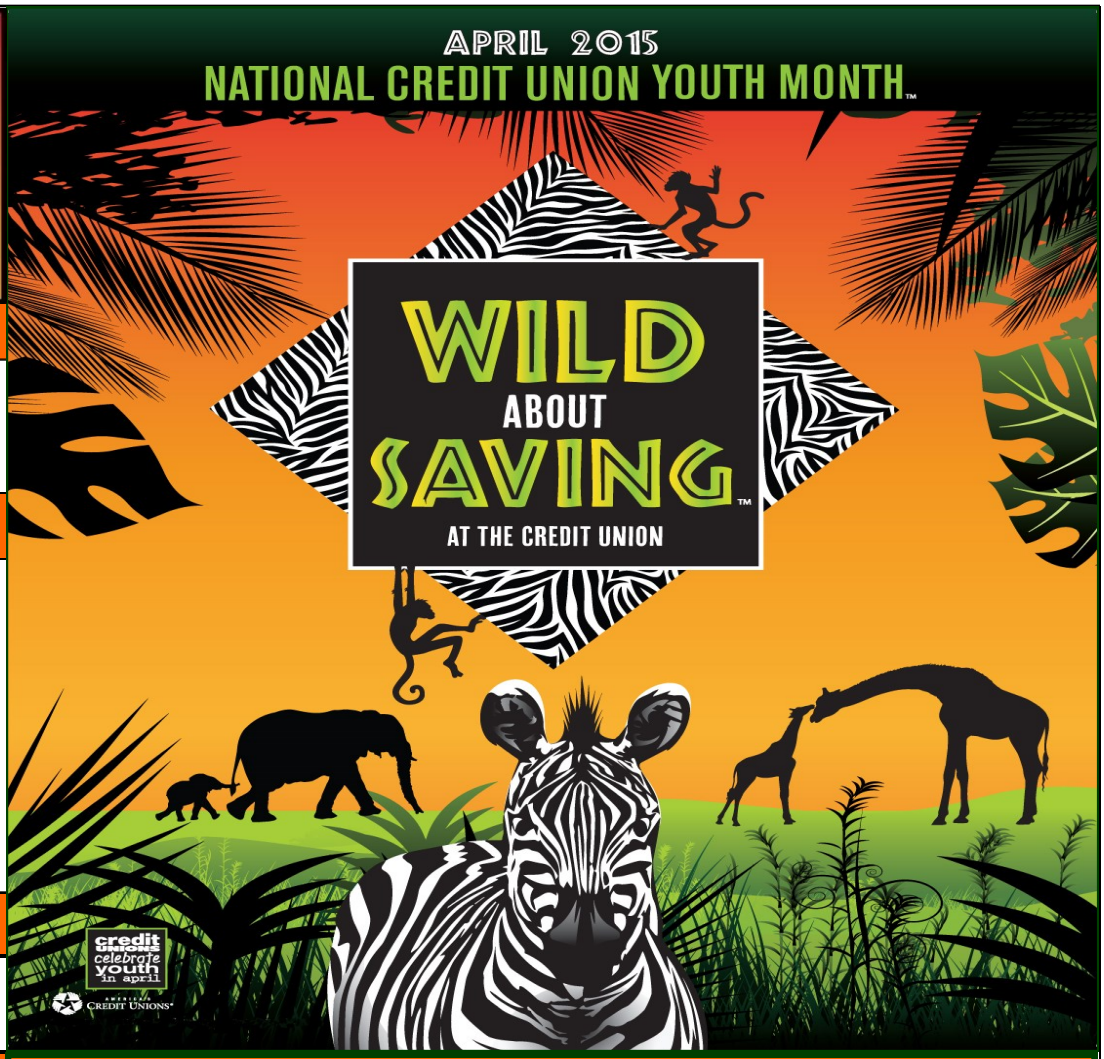
## Offices:

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

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency




All new youth accounts will receive $5 upon opening.

Already a Member?

Receive double punches on your CU Savers Card,

Register for Door Prizes, Coloring Contest

and receive treats all month long!!

Don't forget to take your picture in our Safari Photo Booth.

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

# Apply for a VISA Credit Card Today!

- Low Rates
- No Annual Fees
- Make Payments online or at local branch

FRFCU was privileged to take part in the Wagner Farm, Garden, & Home Show on March 26th. We were also offered the opportunity to take part in the Wagner Business Fair held on March 10th. It was great seeing some friendly faces and meeting many more.

"People Helping People"

## Recreational Vehicle Loans

Finance your next great adventure at FRFCU. Recreational Vehicle Loans starting at 4.99% apr.

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

# Tips To "Spring Clean" Your Finances

**Clean up your files!** Now can be a good time to go through all your old financial statements and paperwork. File what you need and shred what you do not. The federal government recommends bank statements be kept for one year, unless it needs to be held onto for tax filings. Anything you might needs for tax purposes should be held onto for seven years.

**Go paperless!** Sign up for e-statements or paperless bills and get rid of unwanted paper. We offer e-statements and many other businesses do as well. All you usually need is a current email address. This is especially helpful if you already pay your bills online or are on auto-pay. Already paperless? Be sure you save all your statements from the previous year somewhere safe.

**Clean up that budget!** Spring is the perfect time to take a look at your spending and budgeting over the last year. If you're over-spending in one area or budgeting more than you need to on another area, it might be time to readjust your budget. If is also the perfect time to begin or increase your savings plan to reach your financial goals!

**Check your credit report!** It is always good to know where you stand credit wise. Visit www.annualcreditreport.com - You can get one free credit report from each of the three bureaus every year.

**Tune up your insurance!** Check up on all your insurance coverage – home, life, health, and auto - to be sure your have the right amount of coverage.