



FT. RANDALL FEDERAL CREDIT UNION

MEMBERS

NEWSLETTER

"Proudly Serving Our Members Since 1951"

save
the
date®

Thursday, January 24th

Geddes Gym/Rec Center
Geddes, SD

FT. Randall Federal Credit Union Annual Meeting

Roast Pork Meal to be served at 6:00 pm

- * Official Business Meeting to follow
- * Door Prizes
- * Meal will be provided to all voting members.

Please RSVP by January 16th

Go Green!
Switch to eStatements



Sign up for e statements &
get \$5 in your account

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

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

Deadline:

*****March 1, 2019*****



Thank You!

As 2018 comes to an end, Ft. Randall Federal Credit Union would like to thank you for your membership and using your credit union to meet your financial needs! We hope you consider taking advantage of all your credit union has to offer in 2019, and we hope we will remain your financial institution of choice into the future.

At Ft. Randall Federal Credit Union our members' 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 you can trust.

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

Thank you for your continued loyalty and choosing Ft. Randall Federal Credit Union. We look forward to continuing to serve you in the months and years ahead.

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

~ Staff & Board of Directors

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

Martin Luther King Jr. Day
January 21

Presidents Day

February 18

Good Friday

April 19 at NOON

We

Our

MEMBERS!



Were you *Naughty* or *Nice*?

What does your checkbook and credit card say about you right about now? Did you treat them **Nicely** over the Holiday Season or were you **Naughty**?

If the answer is that you really need to think about getting some bills paid or consolidated, then maybe it is time for you to devise a recovery plan to get back in good favor. Whatever the reason, whether it is a high interest rate credit card, a higher rate loan at another financial institution or a killer rate you're dealing with from a finance company, there's a good chance we, at the credit union, can help.

Simply show us the loans or bills you have outstanding. Depending on the remaining balance and term, with your good credit and our low rates, there's an excellent chance we can save you money.

End up with just one affordable and easy to manage monthly payment. Call the credit union to see what we have to offer, and then make an appointment to sit down with a loan officer.



A Penny Saved: Practical Ways to Save Money Right

Today's economy is challenging all of us to find new ways to save money. Listed below are practical ways to save money and still enjoy some of the finer things in life:

- Think about your automobile and homeowners insurance policies. Raise the deductible.
- Watch for coupons and weekly sales – don't pay full price. Take stores up on their price-matching offers.
- Use coupons when you are shopping for groceries. Make a detailed list before you leave to go shopping and stick to the list. Avoid the impulse buy.
- It is okay to buy in bulk for those items you use often. Be careful – just because you are buying it at the discount store does not always mean the price is lower.
- Get a rebate form? Fill it out and mail it before it expires.



- Make it a rule to use coupons whenever you eat out – two for one price and kids eat free work well.

- Instead of taking the daily newspaper, buy the Sunday edition only. It will pay for itself because of all of the coupons.
- Networking – canvas your friends and relatives. Do any of them have a skill that would help you out with the maintenance and repair items around the house? Can they fix your computer? Your broken window?
- Stream a video online instead of going to the movie theater – or attend a matinee showing at a lesser cost.

Adhering to these recommendations will enable consumers to save many pennies to purchase the things they really want!