



FT. RANDALL FEDERAL CREDIT UNION

## MEMBERS

Winter Quarter 2020

## NEWSLETTER

"Proudly Serving Our Members Since 1951"



**Thursday, January 23rd**  
Geddes Gym/Rec Center

## Ft. Randall Federal Credit Union Annual Meeting

**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 15th***

## Fort 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 2, 2020\*\*\***

# Thank You!

As 2019 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 2020, and we hope we will remain your financial institution of choice into the future.

At 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 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

New Year's Day

January 1

Martin Luther King Jr Day

January 20

President's Day

February 17

Good Friday

April 10



## Were You **Naughty** OR **Nice**?

What does your checkbook and credit card say about you right about now? Were you **Nice** in the way you treated them over the Holiday Season or were you **Naughty**?

If the answer is **Naughty**, and 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 your Credit Union can help.

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



## The Holidays are Over Where Do You Go from Now?



The excitement of the holidays has died down; the relatives have gone. It is time to think of getting away! What is your indulgence: Sunny beaches, snowy slopes or where do your dreams take you?

If you need assistance in getting away – give us a call. There is nothing like a low-interest rate loan from **FRFCU** to add to your vacation pleasure.

## It's Tax Time! Are you prepared?

If you will be filing a tax return this year, there are a few steps you should take to ensure you have everything needed to submit accurate information to the IRS and/or state tax agency.

First, be on the lookout for any mail labeled "Important Tax Document(s)." These items will generally be needed to file your return. Before filing, make sure you have received everything you were expecting. Filing without all required items can lead to amended returns and additional tax liability.

Some commonly forgotten items are:

- **W-2** from second, temporary, or part-time jobs
- **Forms 1099-INT or 1099-DIV** reporting interest and dividends paid to you by your financial institution or from your investments.
- **Form(s) 1099-R** reporting distributions from IRAs, annuities, or other retirement plans.



- **Form(s) 1099-B** reporting gains or losses from investment transactions.

- **Form(s) 1099-MISC** reporting work you did as a contractor or other miscellaneous income.

Next, gather receipts for expenses that may be deductible or qualify you for a credit. Common examples of deductible expenses are charitable contributions, medical expenses, and local and state taxes paid. Expenses such as daycare costs or tuition, and books for higher education may qualify for a tax credit.

**Finally, don't wait until April 15<sup>th</sup> to file!** Missing items are often discovered during the tax preparation process. Give yourself enough time to gather further information if necessary.

**If you have any questions about what you will need to file a return, contact your state or local tax offices or consult with your own tax preparer.**