



FT. RANDALL FEDERAL CREDIT UNION

MEMBERS

Spring Quarter 2019

## NEWSLETTER

"Proudly Serving Our Members Since 1951"



## Maximize your IRA Savings!

Even though 2018 is behind us, it's not too late to make IRA contributions for last year. If you are looking for an additional tax deduction or trying to maximize your retirement savings, **you have until April 15<sup>th</sup> to make IRA contributions for the 2018 tax year.** The contribution limit for 2018 is \$5500 (\$6500 if you are age 50 or older). You may also want to consider making your 2019 contribution. The contribution limit for 2019 tax year is \$6000 (\$7000 if you are 50 or older).

*Note: your contribution amount cannot exceed your earned income.*

If you are married and file a joint tax return, you may be able to contribute to an IRA even if you did not have earned income, as long as your spouse did. The amount of your combined contributions cannot exceed the earned income reported on your joint return.

If your employer provides a 401(k) and makes a matching contribution, contribute at least enough to the 401(k) to take advantage of that employer benefit. Then consider funding an IRA to increase your retirement nest egg.

**Fee schedule changes are  
effective May 1, 2019,  
please see insert**

Thank you to our  
membership for  
attending the 65<sup>th</sup>  
Annual Meeting  
in January



## Don't Leave Your Family Up a Tree in 2019!

*Branch Out Your Credit Union Membership!*

Don't let your family and friends be stumped for an easy way to manage their finances! Tell them about the advantages of being a credit union member!

Because you are a credit union member, your family members and friends may also be eligible to join! You'll never go out on a limb when you refer your family to the Credit Union. With all the same great benefits you enjoy, they'll thank you for sharing the chance to:

- Save hundreds of dollars each year in bank fees
- Save hours of time with several convenient ways to access your accounts
- Save even more money in interest on low-rate loans
- Earn higher yields on savings

*Call or stop by the credit union today to find out which family members and friends are eligible to join!*



**REFER  
a  
FRIEND!**

**We'll add \$5 to  
your account  
when you refer a  
family member  
or friend**

## 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.FRANDALLFCU.COM



## 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

Good Friday

April 19 at NOON

Memorial Day

May 27

Independence Day

July 4

We

Our

MEMBERS!



## Get the good life at a GREAT RATE!

Boat Loans As low As  
4.99% APR



**FORT RANDALL  
FEDERAL  
CREDIT UNION**



Pickstown (605) 487-7641  
Wagner (605) 384-5332  
Platte (605) 337-9502



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## CAMPER FINANCING

FOR NEW & USED

5th Wheels, Travel Trailers.

Campers, and More!

Rates as low as  
**4.99% APR**

Flexible payment options  
Fast, Easy, Same Day Approvals

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# April Credit Union Youth Month The Future is Yours

➤ Picture it! ♥ Save for it! + Share it! ➤

**Share your Future Goals with FRFCU!**

Provide a Picture of your Goal, tell us how you plan to save  
for your future goal, and tell us why you love your credit union!

FRFCU will give you \$5 to put toward your Future goal!

## Be creative!

Grand Prize winners will be awarded by age groups!

NAME:

AGE:

HOW WILL YOU SAVE FOR IT ?

A GOAL YOU ARE SAVING FOR  
IN YOUR FUTURE  
(INSERT PICTURE)

WHAT DO YOU LOVE ABOUT  
YOUR CREDIT UNION?