



Fort Randall Federal Credit Union

MEMBERS NEWS LETTER

Fall 2020

www.ftrandallfcu.com

Proudly Serving our Members since 1951

Office Hours:

Wagner and Platte

Monday-Friday 8:30 to 5:00

Pickstown

Mon, Tue, Thur, Fri. 9:00-3:30

Wed. Drive Up Only 9:00-1:00

Holiday Hours:

Closed:

October 12th

November 11th

November 26th

Noon-December 24th

December 25th

2pm-December 31st

January 1st

ATM:

24 hour

Drive-up convenience

Offices:

Pickstown, SD 57367

PO Box 110- 218 White Swan Dr.

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



We are excited to announce with the generous support from our membership, we were able to donate \$350 to our local Children's' Miracle Network Hospital. With your help we are able to support our local children and their medical needs.



DON'T LET EXTRA
BILLS TAKE A
BITE OUT OF YOUR
HOLIDAY CHEER...

Need some **Holiday Dough**?
Holiday Loans begin **October 15th**.

Or take advantage of our
Holiday Skip-A-Payment
Skip 1 loan payment in either
November, December, or January.

Apply today for a new or used auto loan!

Refinancing from another lender?

We can help save you money!

*Rates are Falling,
Savings are Shocking!*

Should You Refinance your Current Mortgage Loan?



With Rates at an all-time low, refinancing your current mortgage might be a good idea for you financially. If you can Lower your current interest rate by 1% or more refinancing will save you so much of your hard earned money in the long road.

A cash-out refinance may help you consolidate other high interest debts and can decrease your monthly expenses in these uncertain times.

If refinancing your current mortgage to a shorter term is an option, the reduction of interest over the course of the loan is substantial and you will payoff your mortgage much quicker.

**If you are considering refinancing your mortgage,
visit with one of our mortgage experts today!**

CHECK DEPOSITS MADE EASY.

Need to make a deposit? But your not able to come into a FRFCU location...

Ask a member service rep about having access to remote deposit capture on our mobile app.

Simply use your smartphone and the Fort Randall FCU Mobile App to snap, submit, and deposit your check.

Helpful tips:

- Must be a clear image of check front and back
- Works best if check is on a dark surface
- Must endorse the back of check properly with your signature and the words "For Remote Deposit Only"



Employee Spotlights



Julie Minow

Position: Loan Officer

Branch Location: Wagner Office

Years of Service: 3 years

What you enjoy most about your job: I enjoy the friendships I have made with many members and coworkers over the past three years. I love having a job where I get to invest time into getting

Hobbies outside of work: I enjoy going on walks with my son. He brings an adventure to every stroll we take, which by the way usually ends up at the park. He is an outdoor lover and a park enthusiast. Any chance I get, I like to hang out and make memories with the people I love.



Hannah Mattis

Position: Member Service Representative

Branch Location: Pickstown Office

Years of Service: 1 year

What you enjoy most about your job: The people I get to work with and helping our members out anyway I can

Hobbies outside of work: I enjoy being outdoors during the summer months. I'm either camping or fishing with my family.



Whitney DeHaan

Position: Loan Officer - Mortgage Loan Officer / Marketing

Branch Location: Platte Office

Years of Service: 11 years

What you enjoy most about your job: I enjoy offering the awesome services that the credit union offers to our members. Like GREAT rates on loans, fast & convenient service, and a friendly atmosphere where we all know you by name. Financially bettering our members is what I enjoy.

Hobbies outside of work: Anything outdoors with my husband and 4 children. I enjoy helping my parents on the farm and teaching my kids the farm life.

NOTICE:

Our Debit Cards will have a new look for a short time being. If your card expires between now and March, 2021 , expect your reissued card to be a different color. Coming In March 2021 we will start with our new Contactless Debit Cards!

Your Card Now Supports

Contactless Transactions



Faster Transactions

- Your new card includes the latest chip technology including support for **contactless transactions**.
- Contactless means you don't have to insert your card into the point-of-sale terminal and wait...
- Save time every time you tap.

Secure Transactions

- Every chip transaction and every contactless transaction includes a unique code, helping to protect against fraud and keep your information safe.
- The information on your card is protected by unique keys.
- Contactless transactions only work within 1-2 inches from the point-of-sale terminal.

Security | Speed | Convenience

How To Use Your

Contactless Card

- ① Look for the contactless symbol on the payment terminal
- ② Tap your card to the front of the POS terminal
- ③ Wait for a beep or green light before removing your card (you can put your card away - you won't need it again)
- ④ Follow any instructions on the screen (you might be asked to sign or to enter your PIN)



More merchants are rolling out support for contactless every day:

- Drug stores
- Transit
- Vending Machines
- Supermarkets
- Fast Food
- Convenience Stores

Your card will work everywhere!

You can be confident that your card will work everywhere around the world. Depending on the location, you have options:

