



Fort Randall Federal Credit Union

MEMBERS NEWS LETTER

Spring 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:

April 10 Good Friday

Close @ noon

May 25 Memorial Day

Closed

July 3 Independence Day

Closed

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

OUR LOW RATES PUT YOU IN THE DRIVER'S SEAT

-EASY APPLICATION PROCESS

-FAST APPROVALS

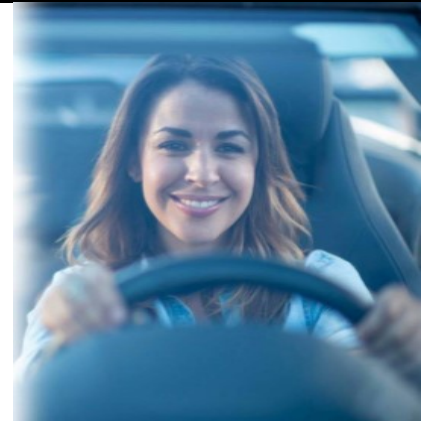
-LOW MONTHLY PAYMENTS

APPLY TODAY!

AUTO LOAN RATES

AS LOW AS

3.74% APR



Employee Spotlights



Jessa McCarthy

Position: Member Service Rep.

Branch Location: Wagner

Years of Service: 2 years

I am originally from Naper, NE and my family raises black Angus bulls. You will catch me on the weekends helping them or hanging out with my friends.

I enjoy showing our members how they can save money and the different ways to keep track of it.



Carla Lantz

Position: Member Service Rep.

Processing Officer

Branch Location: Platte

Years of Service: 3.5 years

I enjoy being able to help and service our members in our community. I also enjoy working in a great environment with my co-workers.

Outside of work I enjoy spending time with my husband and 2 boys. Watching my sons play t-ball and baseball in the summer and spending time on my family farm in Nebraska.

How to Prevent Debit Card Fraud

Check your bank activity regularly. If anything seems out of the ordinary, such as unfamiliar charges to your bank account, immediately call your bank or card issuer. If you didn't authorize the charge, report the fraudulent activity and immediately cancel the card. Also, shred any documents containing your debit card or account number if you don't need them.

Guard your data. A wallet or purse holding your debit card can easily fall into the hands of fraudsters or simple thieves who may immediately start charging purchases on your card. Make sure you keep your wallet or purse in a safe place, and if it is stolen, call your bank immediately to cancel your debit card.

Be careful about where you store your data. Don't store your debit card number or PIN—or other relevant personal data like a Social Security number—on a smartphone. It's too easy for debit card fraudsters to dig the data out and use it to commit debit card fraud.

Keep your debit card safe when shopping online. While shopping online may sometimes be safer than using your debit card at a physical location, there are still precautions you must take when it comes to electronic transactions:

- Be sure that any page asking you to enter debit card information has "https" in the address bar (the "s" means secure) and includes a padlock icon near the address bar.
- Avoid phishing scams, which generally come in the form of fraudulent emails pretending to be from banks or retailers.
- Don't respond with any personal information unless you made the contact first. Legitimate businesses will not ask you for your debit card number without a valid reason.
- Avoid making purchases on unsecured networks in retail locations such as cafes and the like.

By Brian O'Connell

April 16, 2019

experian.com



Be Cautious when Paying at the Pump

Visa is sending warnings to [anyone who pumps gas](#) that there's a chance their credit card numbers have been stolen by malicious hackers who know how to steal credentials.

To read Don Reisinger Full Article. Click link above

HAVE YOU MOVED?

Did you know that when you change your address with the USPS that you should also notify us.

We do not get notification from the USPS of your address change. So any returned mail is then a \$2.50 charge to you.

Update your address in your online banking or stop by your local branch.

Don't forget, we make it simply and easy compared to moving.



Don't Fall for Phone Scams.

People lose a lot of money to phone scams — sometimes their life savings. Scammers have figured out countless ways to cheat you out of your money over the phone. In some scams, they act friendly and helpful. In others, they might threaten or try to scare you.

How to Recognize a Phone Scam

- There is no prize
- You won't be arrested
- You don't need to decide now
- There's never a good reason to send cash or pay with a gift card
- Government agencies aren't calling to confirm your sensitive information

Examples of Common Phone Scams

- Imposter scams
- Debt relief and credit repair scams
- Business and investment scams
- Charity scams
- "Free" trials
- Prize and lottery scams
- Loan scams

How to Stop Calls from Scammers

- Hang up
- Consider call blocking or call labeling
- Don't trust your caller ID



By: Federal Trade Commission

September 2019

[Click here for full article](#)



POSTPONED

Youth Money Month April 1st-30th

\$25.00

All Youth Accounts opened during the month of April will receive \$25 at account opening.
This is your Membership Share.

Painting Contest

Stop in April 1st-17th to grab your magic rabbit coin bank.
We will be hosting a contest on the best painted coin bank.

Please Return coin banks by Monday April 20th

