



# Fort Randall Federal Credit Union

## ***MEMBERS NEWS LETTER***

Summer 2021

[www.ftrandallfcu.com](http://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:

September 6, 2021

Labor Day

Closed

October 11, 2021

Columbus-Native

American Day

Closed



**FORT RANDALL  
FEDERAL  
CREDIT UNION**

*Congratulations to our 2021 Scholarship Recipients!*

FRFCU awards three \$500 Scholarships every year to a high school senior or enrolled college student.



*Carly Jo Reiser*

Platte-Geddes High School



*Sadie Rasmussen*

Platte-Geddes High School



*Ciara Nelson*

Wagner High School

### ATM:

24 hour

Drive-up convenience

## Coming Soon.....

***Fort Randall FCU Card Manager***

### 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, that in a few months we will be offering our members a new product called Fort Randall FCU Card Manager.

It is an app that will give you the access to turn your debit card "on" or "off". It also offers other controls and settings that help you limit the geographic area where the card can be used, type of merchant and dollar amount.





## Your Next Adventure Is Calling

Get your new boat or camper with help from the Fort!

### Rates as low as

→ 2.99% APR\* for 36 months

→ 3.49% APR\* for 48 months

→ 3.99% APR\* for 60 months

## Tips for Saving Money on Summer Bills

The warmer months offer ample opportunities to cut costs and boost savings. You can potentially save hundreds of dollars a month by taking advantage of seasonal opportunities and reorganizing your daily routine. Here's how you can start saving money on summer bills:

### Save on Air Conditioning

If possible, cut down your overall air conditioning usage and take advantage of floor and ceiling fans that consume significantly less energy. Consumers in hot regions should use programmable thermostats, which can cut down energy costs as much as 20 percent. Additionally, be sure to replace your air filters regularly. Dirty filters are less efficient and increase cooling costs.

### Save on Electricity

Open windows, drapes and curtains whenever possible and turn off the lights. Do more outside – eat, read and go for evening walks. It's also more energy efficient to cook outside, as it reduces appliance usage and prevents the home from heating up more.

### Save on Laundry

Give your dryer a break and let the warm summer air dry your clothes for free. You can also use cool water in the washer more frequently, which can actually clean your clothes just as well as warm or hot water. Changing up your laundry habits is an easy way to start saving money on summer bills.

### Save on Food

Seek out seasonal fruits and vegetables at the grocery store or local farmers' markets, which cost less than out-of-season finds. You can also grow your own herbs and vegetables. Swap your garden goods with neighbors for more variety.

### Save on Gardening

If your garden or landscaping requires frequent watering, try to water in the early morning or evening. During the hotter hours, water evaporates more quickly, requiring you to water more often. If you're considering new landscaping, opt for low-maintenance plants or rock gardens. Those in dryer climates should seek out drought-tolerant landscapes.

Written by: **Take Charge America Team**

*Our Mission: To provide our membership competitive financial and related services in a professional and friendly atmosphere, while pursuing growth and a positive community image.*