



# Fort Randall Federal Credit Union

## ***MEMBERS NEWS LETTER***

WINTER 2022

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

Proudly Serving our Members since 1951

### Office Hours:

#### Wagner

Monday-Friday 8:30 to 5:00

#### Platte

Monday-Friday 8:30 to 5:00

### Holiday Hours:

#### **Closed:**

**JANUARY 16, 2023**

MARTIN LUTHER KING JR. DAY

**FEBRUARY 1, 2023**

SYSTEM UPGRADE

**FEBRUARY 20, 2023**

PRESIDENTS' DAY

### ATM:

#### **24 hour**

Drive-up convenience

#### ATM Locations

Wagner, Platte

Pickstown, Lake Andes

### Offices:

#### **Wagner, SD 57380**

PO Box 297- 231 NW Lake St.

605-384-5332

#### **Platte, SD 57369**

PO Box 927- 100 W 7th Ave

605-337-9502



As 2022 comes to an end, Fort 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 2023, and we hope we will remain your financial institution of choice into the future.

At Fort 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 everyday by providing a wide array of 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 Fort Randall Federal Credit Union. We look forward to continuing to serve you in the years ahead! Happy New Year!

*Staff & Board of Director*



#### **Effective December 1, 2022**

Non Sufficient Funds Fee (NSF Fee) will be reduced from \$30.00 to \$15.00

Returned Item Fee - \$10.00

#### **Effective February 1, 2023**

Late Payment Fees on loans will change to 5% or maximum of \$5.00 Late Fee.

## ***FRFCU 71st Annual Meeting Tuesday, January 17, 2023***

The Fort Randall Federal Credit Union's 71st Annual Meeting will be held January 17, 2023 and will consist of a virtual meeting, please RSVP to receive an invite. We will have annual meeting packets and minutes available at each location for members to pick up and view.

We Appreciate all that our board does for the credit union and thank them for donating their time to making Fort Randall Federal Credit Union your institution of choice!

We will resume regular Annual Meeting Meal and Meeting in 2024.

### **System Upgrade - February 1st**

We would like to remind our membership that our offices will be CLOSED February 1st for the new system upgrade. We are expecting this process to go smoothly with minimal to no hiccups. We hope our members can be patient with our staff as this will be an all new process with some learning to come. We are excited for this upgrade and we know it will help us to continue providing the upmost best service for our members. Please be aware that we will need all our account holders to re-enroll in online banking February 1st as it will convert over to Fort Randall FCU E-Branch. E-Branch will offer a more user friendly overview, updated Bill-Pay, and Easier access for our members to Transfer funds to their other financial institutions. Bill-Pay users please take prior action & write down your current Bill Pay Vendors, addresses, and account numbers, as this information will not convert over. If you have any questions concerning the upgrade please let us know.



### **Tips for first time Home Buyers.**

- Be sure your ready to commit to a loan
- Maintain your credit
- Save for a down payment/ closing costs
- Get preapproved, so you know how much you can afford

Did you know we offer 5, 10, & 15 year Fixed Rate Mortgages?  
We can help you build your dream home with a Construction Loan.  
Looking to consolidate debts and lower payments, a  
Home Equity Line of Credit may be best.

**Holiday Skip-A-Payment**  
**Available the month of January.**



### ***2023 New Year Financial Goals***

1. **Save More**
2. **Improve Credit Score**
3. **Create a Budget**
4. **Pay off a Credit Card**
5. **Pay full Credit Card Balance**

*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.*

## PRIVACY POLICY

[Revised 2 / 11]

### FACTS

### WHAT DOES FT RANDALL FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share Your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires Us to tell You how We collect, share, and protect Your personal information. Please read this notice carefully to understand what We do.		
What?	The types of personal information We collect and share depend on the product or service You have with Us. This information can include: <ul style="list-style-type: none"><li>• Social Security number and Account balances</li><li>• credit scores and income</li><li>• credit history and payment history</li></ul> When You are <i>no longer</i> Our member, We continue to share Your information as described in this notice.		
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information, the reasons FT Randall Federal Credit Union chooses to share, and whether You can limit this sharing.		
Reasons We can share Your personal information		Does the Credit Union share?	Can You limit this sharing?
For Our everyday business purposes - such as to process Your transactions, maintain Your Account(s), respond to court orders and legal investigations, or report to credit bureaus		YES	NO
For Our marketing purposes - to offer Our products and services to You		YES	NO
For joint marketing with other financial companies		YES	NO
For Our affiliates' everyday business purposes - information about Your transactions and experiences		NO	WE DON'T SHARE
For Our affiliates' everyday business purposes - information about Your creditworthiness		NO	WE DON'T SHARE
For Our affiliates' to market to You		NO	WE DON'T SHARE
For non-affiliates to market to You		NO	WE DON'T SHARE
Questions?	Contact Us by telephone at (605) 384-5332, or go to <a href="http://www.ftrandallfcu.com">www.ftrandallfcu.com</a>		

What We do	
How does FT Randall Federal Credit Union protect my personal information?	To protect Your personal information from unauthorized access and use, We use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does FT Randall Federal Credit Union collect my personal information?	<p>We collect Your personal information, for example, when You</p> <ul style="list-style-type: none"> <li>• open an Account or deposit money</li> <li>• use Your credit or debit card</li> <li>• pay Your bills or apply for a loan</li> </ul> <p>We also collect Your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives You the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about Your creditworthiness</li> <li>• affiliates from using Your information to market to You</li> <li>• sharing for non-affiliates to market to You</li> </ul> <p>State laws and individual companies may give You additional rights to limit sharing.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>FT Randall Federal Credit Union does not share with Our affiliates.</i></li> </ul>
<b>Non-Affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>FT Randall Federal Credit Union does not share with non-affiliates so they can market to You.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to You.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include insurance companies.</i></li> </ul>