



FT RANDALL FEDERAL CREDIT UNION

Member Newsletter

Proudly serving Charles Mix County for 65 Years.

SUMMER 2016

www.ftrandallfcu.com

Number 130



Office Hours:

Monday - Friday
Lobby: 8:30 am to 5:00 pm
Drive-Up: 8:30 am to 5:00 pm

Holiday Hours:

We will be **closed** in observance of these holidays:

Monday, July 4th
Independence Day

Monday, September 5th
Labor Day

ATM:

24 hour
Drive-up convenience

Offices:

PO Box 110—218 White Swan Dr
Pickstown, SD 57367
1-888-244-9009 or 605-487-7641

PO Box 927—100 W 7th Ave
Platte, SD 57369
605-337-9502

PO Box 297—518 E HWY 46
Wagner, SD 57380
605-384-5332



Ft. Randall FCU Awards \$1,500 in Scholarships

Ft. Randall Federal Credit Union awards three \$500 scholarships yearly, two to graduating high school seniors and one to a full time college student. To qualify for the scholarships, students must be a member of Ft. Randall FCU. We are proud to announce that this year's winners are Erica Kitchenmaster, Draea Dvorak, and Brooke Deurmier.

Erica Kitchenmaster is this year's recipient of the Cooperative Spirit Scholarship. Erica is a high school graduate from Lake Andes, SD. Her future plans are to attend Northwestern College in Orange City, IA.

Draea Dvorak is this year's recipient of the Community Involvement Scholarship. Draea is a high school graduate from Lake Andes, SD. Her future plans are to attend the Mitchell Technical Institute in Mitchell, SD.

Brooke Deurmier is this year's recipient of the Educational Scholarship. Brooke is currently a nursing student at Dakota Wesleyan University in Mitchell, SD.

We would like to congratulate our scholarship winners and all 2016 High School and College Graduates on their accomplishments! Ft. Randall Federal Credit Union wishes you the best of luck in your future endeavors.

Brooke Deurmier, Draea Dvorak, & Erica Kitchenmaster



**Educational
Scholarship**

**Community Involvement
Scholarship**

**Cooperative Spirit
Scholarship**

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

CU Finance

LOCATED UNDER VIRTUAL BRANCH,
AN EASY WAY TO BUDGET YOUR
FINANCES AND SAVE MONEY! YOU
CAN BUDGET MORE THAN JUST YOUR
FRFCU ACCOUNT, BUDGET ALL YOUR
FINANCES WITH **CU Finance**

*FRFCU Members love to play in their
free time, so we offer a variety of
Summer Recreational Vehicle Loans*



Visit with a loan officer today on
Rates & Payment Options.

Planning to Take a Trip?

Here are some helpful Debit and Credit Card Travel Tips:

- **Notify FRFCU** of your travel plans. We monitor unusual spending activity and may have to open up your card restrictions.
- Make a list of card numbers, along with the phone numbers to report them lost or stolen. You can report your Ft Randall FCU debit or credit cards lost or stolen, within business hours, by contacting FRFCU 1-888-244-9009.
- We do offer reloadable travel cards that may make traveling easier.
- Online Banking/ Mobile Banking is a must have while traveling. Use it to verify transactions and transfer money while on the go.

After Hours Contact Numbers:

**FRFCU Debit Card
1-800-535-8440**

**FRFCU Credit Card
1-877-221-5040**



Are you signed up for Bill Pay? E-Statements? Virtual Branch? My-Money? CU Finance? Call Today!!!!

NEW Credit Cards

Visa® Platinum Card

VISA

Extended Intro Rate Non-Rewards

- **Pay down** your other credit card balances faster with a great low introductory rate for an extended time
- **Save on interest**
- **Non-Rewards**

Visa® Bonus Rewards Card

VISA

25% Bonus Rewards

- **Earn 1 point for every \$1** you spend and get an **automatic 25% bonus** on all points earned every month for a total of 1.25 points for every net \$1 you spend¹
- **No caps or limits** on the points you can earn, and you have five years to redeem for rewards¹
- **2,500 bonus rewards points** awarded after first purchase,² redeemable for:
 - \$25 Cash Back or
 - Merchandise or
 - Gift Cards or
 - Save towards Travel

Visa® Bonus Rewards PLUS Card

VISA

50% Bonus Rewards

- **Earn 1 point for every \$1** you spend and get an **automatic 50% bonus** on all points earned every month for a total of 1.50 points for every net \$1 you spend¹
- **No caps or limits** on the points you can earn, and you have five years to redeem for rewards¹
- **5,000 bonus rewards points** awarded after first purchase,² redeemable for:
 - \$50 Cash Back or
 - Merchandise or
 - Gift Cards or
 - Save towards Travel
- **Low Annual Fee**
- **Apply your 5,000 first purchase bonus** points to offset your first year's annual fee

Cash Rewards American Express® Card



Up to 3% Cash Back Rewards

- **3% cash back** on gas on the first \$6,000 in annual fuel purchases⁶
- **2% cash back** on supermarket purchases
- **1% cash back** on all other purchases
- **No limit** on the cash back that you can earn, and you have five years to redeem for cash back⁶
- **\$25 cash back** awarded after first purchase²
- **Entertainment Access** – Purchase tickets to popular events before the general public⁸

Travel Rewards American Express® Card



Up to 3x on Travel Rewards

- **3 points for every \$1** spent on airline purchases⁷
- **2 points for every \$1** spent on hotel and restaurant purchases
- **1 point for every \$1** spent on all other purchases
- **No caps or limits** on the number of points that you can earn, and you have five years to redeem for rewards⁷
- **7,500 bonus points** awarded after first purchase,² redeemable for:
 - \$75 Cash Back or
 - Merchandise or
 - Gift Cards or
 - Save towards Travel
- **Travel** starting at just 25,000 points for one round-trip airline ticket up to \$325
- **Domestic Air Savings Program** – Save 10% when you fly within the contiguous 48 states. Simply book your travel using the Air Savings Program via CONNECT from American Express. With no blackout dates and no minimum price, you are free to use this benefit as many times as you like.⁹
- **Foreign travel perks**
- **Low Annual Fee**
- **Apply your 7,500 first purchase bonus** points to help offset your first year's annual fee.

Choose the
credit card with
the **benefits**
you want.



REWARDS					
Cash back		•	•	•	•
Merchandise and Gift Cards		•	•	•	•
Travel		•	•	•	•
REWARDS EARNED					
3% cash back on gas purchases ⁶				•	
2% cash back on supermarket purchases ⁶				•	
3X points on airline purchases ⁷					•
2X points on hotel & restaurant purchases ⁷					•
25% monthly points bonus ¹		•			
50% monthly points bonus ¹			•		
1 point / 1% per dollar on all purchases (base earn) ^{1,4,7}		•	•	•	•
BONUSES					
Reward bonus – \$25 value awarded after first purchase ²		•		•	
Reward bonus – \$50 value awarded after first purchase ²			•		
Reward bonus – \$75 value awarded after first purchase ²					•
BENEFITS					
Premium travel benefits such as discounts on US flights ³					•
Purchase tickets for popular events before the general public ⁸				•	•
Peace of mind benefits such as Zero Fraud Liability ³ and auto rental collision damage waiver ⁴	•	•	•	•	•



**2016-2017 School Year will be here before we know it!
Helpful tips to prepare your students.**

- 1) On average parents spend \$670 per child to prepare them for the school year. (WOW that's a lot of \$)
- 2) Take Inventory. (clothes & last years school supplies may still have use)
 - 3) Make a list and stick to it!
 - 4) Set a budget.
 - 5) Buy in quantities
 - 6) Search for the best deals

For students who are headed off to college, be sure to stop in and visit with a member service rep we have some great services that make Mom, Dad, and College Students life easier.

- 1) Checking/ Savings Accounts
- 2) Debit Cards
- 3) Everyday Spend Cards- Easy to reload and use
- 4) Online Banking (mobile friendly)
- 5) Great payment and financing options on a reliable college vehicle

STAY LOCAL & SAVE

**Refinance your vehicle loan with
Ft Randall Federal Credit Union**

for a lower interest rate or smaller monthly payment.

- Making it Convenient
- No Monthly Payment Hassle
- Waiving All Loan Origination Fees

Available on new & used cars, trucks, motorcycles, ATV's, and boats



**Some restrictions do apply **

**CAR
LOAN**

APPROVED