

# Fort Randall Federal Credit Union



## Members News Letter

proudly serving Charles Mix county for 66 years

Summer 2018

ftrandallfcu.com

Number 138

# Ft. Randall FCU Awards \$1,500 in scholarships

### OFFICE HOURS:

#### Wagner and Platte

Monday-Friday: 8:30-5:00

#### Pickstown

Mon, Tue, Thur, Fri: 9:00-3:30  
Wed. **DRIVE UP ONLY** : 9:00-1:00

### HOLIDAY HOURS:

We will be closed in  
observance of these holidays:

**Wednesday, July 4th**  
Independence Day

**Monday, September 3rd**  
Labor Day

**Monday, October 8th**  
Native American 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 - 231 NW Lake St.

**Wagner, SD 57380**

605-384-5332

### Ft. Randall FCU Scholarship Recipients

This year Ft. Randall FCU awarded three \$500 scholarships to three outstanding members. To be considered for a Ft. Randall FCU scholarship you must fill out an application and be a member. This year's recipients demonstrated integrity, hard work, and a positive outlook. We are proud to announce that this year's Ft Randall FCU Scholarship Recipients are Megan Mudder, Alexander Sully, and Jarod Severson.

Megan Mudder is a high school graduate of Dakota Christian High School in New Holland, SD. She will be attending Southeast Technical Institute in Sioux Falls, SD where she will major in the Financial Services Program with an emphasis in Banking. Megan is a bright girl with a bright future.

Alexander Sully is high school graduate of Wagner High School. He will be attending Mitchell Technical Institute in Mitchell, SD where he will major in the Welding and Manufacturing Program. Alexander has a hard-working demeanor that will take him far in life.

Jarod Severson is currently enrolled in Southeast Technical Institute where he is majoring in HVAC (heating ventilation, and air conditioning). Jarod is a full-time student, and also works part-time for his father at Severson Oil and LP. Jarod will graduate in May of 2019. Jarod is a go getter, and will be a great asset to his future employer.

We would like to congratulate our scholarship winners and all 2018 High School and College Graduates on their accomplishment! This is truly a momentous moment. Ft. Randall FCU wishes you the best of luck in your future endeavors and financial well being!



# - Thursday, October 18 - International Credit Union Day

We will be celebrating the 70th Anniversary of International Credit Union Day on October 18, 2018. We are getting very excited for this day because we realize how special it is to be part of the credit union movement. Credit Unions are a not-for-profit financial cooperative. This means we are owned by you, the member. This is why the Credit Union Motto is so fitting "**Not for profit, not for charity, but for service.**"

International Credit Union Day is a day set aside to remember the history and achievement of our credit unions. It's a day to say thank you to members, past and present, for their dedication to the movement. It's a day to also raise awareness about the great work credit unions are currently doing.

Each year, in October, we gather here at Ft. Randall FCU to celebrate our history! Ft. Randall FCU was started in 1951 to help serve federal employees, employees of Pickstown School District in Charles Mix County, and members of their immediate family. We have grown quite a bit since then! We now have 3 branch locations and serve six counties (Charles Mix, Douglas, Bon Homme, Hutchinson, Brule, and Gregory). Watch for details of events to be held during the week of October 15th-19th.



## STOP BY AND CELEBRATE WITH US!

### Thank you for reading our newsletter!

Fill out the information below and return it to one of our 3 branches by August 15th, 2018. You will be entered to win one of three \$25 cash prizes!

NAME: \_\_\_\_\_

PHONE NUMBER: \_\_\_\_\_



# Protect Your Personal Data

After a series of high-profile data breaches, chances are that you or someone you know has been affected by financial fraud. But did you know that Credit and Debit Cards are one of the more frequent targets of criminal hackers? As payment technology advances, it's important that you know how to protect your financial data.

Here at Ft. Randall Federal Credit Union we offer our members a number of services that can help protect you from credit and debit card fraud. With account and debit card monitoring you can set-up alerts to be sent to your phone or email, notifying you of when purchases and transactions are made. This can help you to detect any unauthorized transactions immediately. You can also check your daily balance anytime, and anywhere, with our new mobile banking app. This puts your account details in the palm of your hand whenever you need it!

Financial experts also recommend the use of a credit card, as opposed to a debit card, for online transactions. Any money stolen from a debit card account immediately affects your checking account balance. In comparison, when using a credit card you can dispute any unauthorized charges before you even need to make a payment. According to the Fair Credit Billing Act, consumers are responsible for up to \$50 of fraudulent debit card transactions. However, many credit cards offer a \$0 fraud liability guarantee. By offering an assortment of different credit cards, Ft. Randall FCU is sure to have an option that fits your needs!

For members that decide a credit card may not be a good fit for them, Ft. Randall FCU also offers reloadable debit cards and gift cards to help make your transactions more secure!

If you have any questions regarding these services or think you may be a victim of financial fraud, please contact us immediately. At Ft. Randall FCU helping our member's protect their financial data is a top priority!

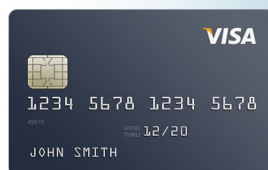


## Get rewarded for your purchases<sup>1</sup> with the Visa® Real Rewards Card!

Earn **\$25 cash** after your first purchase<sup>2</sup>



Get **1.5 points monthly** for every \$1 spent on eligible net purchases



Speak with a representative for more information



# BACK TO SCHOOL SAVING GUIDE



## K-12 Grade Students:

According to the National Retail Federation, families with children in elementary through high school spend an average of \$690 for school supplies. There are ways to save on back-to-school items, if you plan ahead and don't stray from your list. To the right are 8 tips to get A+ savings this year for kids in elementary through high school.



## College Students:

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

1. CHECKING AND SAVINGS ACCOUNTS
2. DEBIT CARDS
3. EVERYDAY SPEND CARDS
4. ONLINE BANKING AND REMOTE DEPOSIT CAPTURE
5. FINANCING OPTIONS ON A RELIABLE COLLEGE VEHICLE

## HELPFUL TIPS

1. TAKE INVENTORY OF WHAT YOU ALREADY HAVE
2. GET THE SCHOOLS LIST
3. MAKE A LIST AND STICK TO IT
4. SET A BUDGET
5. BUY IN BULK AND BUNDLES
6. SEARCH FOR THE BEST DEALS
7. SHOP THROUGHOUT THE YEAR
8. LOOK OFF THE BEATEN PATH

# MORTGAGES

*Looking for a house or wanting to refinance?*

Are you looking to buy your dream home or wanting to do home renovations before the winter months? Fort Randall FCU is here to help! We provide a wide range of options from; first time home owners mortgages, home improvement loans, and home equity line of credit.



To provide our members even more mortgage options, we also partner with CU Mortgage Direct to provide secondary market lending. CU Mortgage Direct is committed to helping you find the right mortgage loan for your needs. We understand that every borrower is different, and we provide a variety of products to meet your individual requirements. We make the process of getting a mortgage simple by providing you the latest in financial tools and experiences professionals that allow you to make sound mortgage choice.

# MOBILE BANKING



You already use your phone for practically everything - why not use it for banking too? Fort Randall Federal Credit Union mobile banking is the perfect solution for both the busy person on the go and someone who's simply looking to streamline their day in an easy and convenient way. After all, you only get so many hours in a day.

## **With Mobile Banking, you can:**

- Deposit checks
- Check account balances and your transactions
- Enroll in Text Alerts
- Locate ATMs
- Transfer money between accounts
- Pay bills with Bill Pay after enrolling via online banking



## DOWNLOAD TODAY!

# COLORING PAGE

*Fun for the Kids!*

