



FT. RANDALL FEDERAL CREDIT UNION

# Member Newsletter

Proudly serving Charles Mix County for 64 Years.

WINTER 2015

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

Number 128



## 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, January 18th

**Martin Luther King Jr. Day**

Monday, February 15th

**Presidents Day**

Friday, March 25th @ noon

**Good Friday**

## 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



# Thank You!

As 2015 comes to an end, Ft. 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 2016, and we hope we will remain your financial institution of choice into the future.

At Ft. 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 every day by providing a wide array of affordable 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 Ft. Randall Federal Credit Union. We look forward to continuing to serve you in the months and years ahead.

Best wishes for the Holidays and a prosperous, Happy New Year!

*~ Staff & Board of Directors*



*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.*

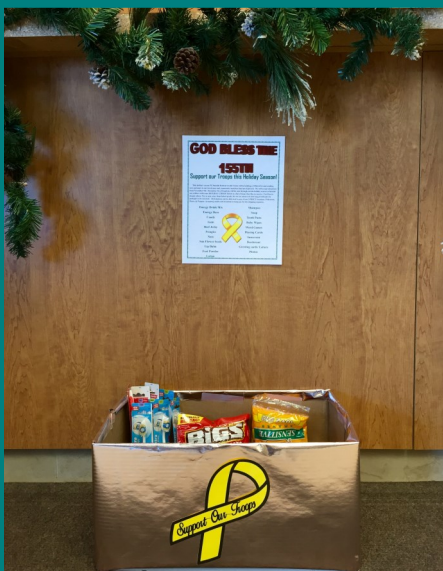


Warm up this winter...  
...with a new Auto Rate!

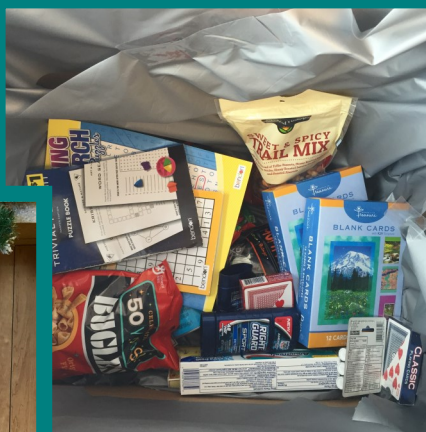
Have a vehicle financed through another lender? Ft. Randall FCU will drop one full percentage point off your current interest rate when you bring your vehicle over to us!\*

1% off your current rate - that's extra money in your pocket every month! Stop in or give us a call to start your own winter warm up!

\*Some restrictions apply. 1% off current APR (Annual Percentage Rate) applies only to vehicles not currently financed through Ft. Randall FCU. Borrower must provide proof of current rate. Subject to loan approval.



## FRFCU holds 155th Drive for Local Soldiers.



This holiday season FRFCU held a "Support the Troops" drive. Each branch collected donated items to be sent to the troops of the 155<sup>th</sup> who are deployed overseas. The donations were then taken to the Wagner Armory where they were separated and made into Christmas care packages. We appreciate the generous support from our members and community who provided items for these packages. Thanks for spreading some holiday cheer to our soldiers of the 155<sup>th</sup>.



# SCHOLARSHIPS

**Ft. Randall Federal Credit Union has three \$500 scholarships available.**

**Two are reserved for high school seniors.  
The other is for non-traditional  
or college students.**

**\*\*\*Deadline : April 1, 2016\*\*\***



**Attention High School Seniors:**

**CUAD** is also offering

**5 -\$500 Scholarships!**

Stop at your local branch to  
pick-up your application.

# You're Invited!

The 64th Annual Meeting  
of Ft Randall Federal Credit Union

**January 23, 2016**

**Rainbow Room – Pickstown, SD**

- \* 11:30-12:30 - Soup & Sandwich Lunch
- \* 12:30 - Official Business
- \* 1:00 - BINGO & Door Prizes

**Please RSVP by January 15th**



**Caleb Clements**  
Business Loan Officer

PO Box 297  
518 E Hwy 46  
Wagner, SD 57380  
(605) 384-5332  
[Caleb@FtRandallFCU.com](mailto:Caleb@FtRandallFCU.com)  
NMLS ID: 1072641

*"Having a great financial partner is  
important to the success of any  
operation. Let us put you first and help  
you reach your goals."*

## Ft Randall Federal Credit Union now offers BUSINESS & AGRICULTURAL LOANS

Come see Caleb today for all of your lending needs including:

- Commercial Vehicles
- Equipment Loans
- Livestock Loans
- Operating Lines of Credit
- Real Estate Loans
- Start Up Businesses



*"Proudly serving the area  
since 1951"*

**GREAT Rates. GREAT Member Service. GREAT Experience.**

### 2015 Traditional & Roth IRA Contribution Limits

#### Traditional & Roth IRA Contributions and Catch Up Provisions

Plan Name	Standard Limit	Catch-up Limit (Age 50 and older)
Traditional	\$5,500	\$6,500
Roth*	\$5,500	\$6,500

*\*Modified AGI Limits:*

2015

**Single:** \$116,000 - \$131,000

**Married Filing Jointly:** \$183,000 - \$193,000

2015 Traditional & Roth IRA Contribution Deadline is 4/15/2016.

**Contribution Deadline**  
**4/15/2016**

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

# Don't Reach for your Checkbook

By: Caleb Clements

When completing your holiday shopping whether it be in-store or online, what is your preferred method of payment? Are you reaching for your checkbook or another form of payment such as a debit or credit card? If you're still reaching for your checkbook, it may be time for a change.

One of the biggest threats of the holiday season isn't finding the best bargain (although I'd like to think it is) or running out of time to complete your holiday shopping (sales are better after Christmas anyways, right?), but **FRAUD**. With society being so globally linked today, the amount of fraud in the financial industry continues to grow exponentially. How are you protecting yourself?

1. **Cash.** While this may be a great alternative for some that don't want the risk of their account information being compromised, if you would misplace or lose your money, there is no recovery. In addition, it can be difficult to track expenses and see *where your money went*.

**Risk Level = High!**

2. **Checks.** Many consumers think it is safer to write a check instead of swiping a card. While this may be true on some aspects, overall your actual account information being compromised is far more significant than having a card number stolen. Many people have automatic payments set up out of their accounts and have had the same account number forever, however, if it becomes compromised, the account will need to be closed and all of the automatic payments switched along with new checks with the new account number. *This can become quite a hassle!*

**Risk Level = Very High!**

3. **Credit or Debit Card.** There has been a lot of criticism with this form of payment due to the major retailers' data breaches. However, the technology with cards continues to evolve and starting in late 2015 a major push is being made to get consumers switched over to chip enabled cards, which store a one-time use code in the retailer's database protecting consumer account information. In addition, there are federal regulations to protect consumers against fraudulent purchases. *Protect your money this holiday season!*

**Risk Level = Moderate.**

4. **Verified by Visa.** Many websites are beginning to utilize a service called Verified by Visa to include an extra step of verification when shopping online to prove the card holder is the one making the purchase. See the link for Verified by Visa on our website. *Take safety one step further!*

**Risk Level = Low.**

In addition to the fraud protections with using your credit card, there are also many other benefits including allowing you to make all of your purchases now and pay for them later and monthly payment options; it is easier to categorize expenditures with many cards offering online interactive statements, and your account information is safer than alternative methods. *We are always here to help with any questions you have at FRFCU!*

**Protect yourself and utilize your FRFCU credit card or debit card along with Verified by Visa when possible this holiday season for all of your shopping needs!**