



**FT. RANDALL FEDERAL CREDIT UNION**

# Member Newsletter

Proudly serving Charles Mix County for 64 Years.

**FALL 2015**

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

**Number 127**

## 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:

**Oct. 12 Native American/  
Columbus Day**

**Nov. 11 Veteran's Day**

**Nov. 26 Thanksgiving**

**@ Noon Dec. 24  
Christmas Eve**

**Dec. 25 Christmas Day**

**@ 2pm Dec. 31  
New Years Eve**

**Jan. 1 New Years Day**

## ATM:

**24 hour  
Drive-up convenience**

## Offices:

PO Box 110—218 White Swan Dr  
**Picktown, 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



# Fall Into Great Savings!

It's that time of year to review your finances

It's time to tackle your debts... We offer many options to consolidate your debts! We continue to **put our members first** by offering great financial products designed to meet your needs!



## Visa Credit Cards

- ♦ Low interest rates
- ♦ Same day balance transfers

## Personal, Vehicle, Recreational, and Home Equity Loans

- ♦ Low rates— as low as 2.84%\*
- ♦ Easy payment plans

Already have a loan? No problem! Refinancing can save you money with a better interest rate and lower your monthly payment. Stop by or call any of our branches today!

\*Rate based on a credit score of 750 or higher and a 2013 or newer vehicle for 36 months with online statements and automatic payment.

**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.

## **Insight from the President**

Earlier this spring, management tossed around the following questions as far as the Pickstown location was concerned.

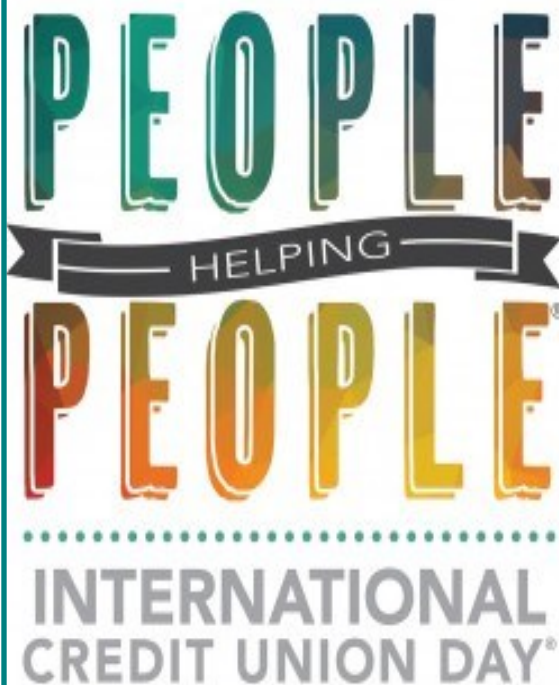
1. **Technology (internet):** Internet is a need for our daily business at the Credit Union. The infrastructure for technology is very old in Pickstown. In 2014, the board approved an additional expense to run a separate copper line from Lake Andes to Pickstown just for the credit union. This has helped stabilize downloads, but as we continue to add internet-based technology for our members it makes the internet more unstable for this location.
2. **Office space.** With the credit union going paperless, this freed up space in the Pickstown office. Our insurer, NCUA, has said that we can lease the building a maximum of five years (members do not want to be in the real estate business) to another entity. We have a very nice facility and would be willing to share it with other business entities.
3. **Community:** The town of Pickstown is growing which is wonderful, but the growth is in summer homes and recreation. These activities unfortunately don't bring a lot of new accounts to our business. ATM services do continue to grow.

Management took these top three concerns and discussed options available to us. An idea: we sell the building in Pickstown, the credit union leases back the front quarter, and the technology infra-structure would have to come from another location. Although, these are great ideas, we need to share the thought process with you the members. At the August meeting, management decided to look at other options, which includes not selling the Pickstown office but renting office space in the Pickstown office.

Ft Randall Federal Credit Union continues to grow. Financially the credit union is very sound. The communities we serve are changing. Member's service is evolving. Management continues to work on our philosophy of "People Helping People".

**Julie Thomson**





**Join FT. Randall FCU  
Thursday, October 15th  
To Celebrate  
International Credit Union Day!**

**Serving refreshments all day & will be  
available to help with any of your financial needs.**

**TIRED OF BEING SECOND?  
OUR MEMBERS COME FIRST**



**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.**

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



# Fall Into Savings

**It's our way of saying THANK YOU to our members!**

Vehicle shopping should be fun and your auto loan process should be easy! Celebrate fast, easy, and convenient financing with FRFCU during our "Fall Into Savings" Loan Promotion! **October 1st-November 30th**

## Here's how it works:

1. Finance a new or pre-owned vehicle, or refinance from another lender, and you'll receive a chance to WIN.
2. At loan closing, drop the puck and you could receive one of the following prizes:

**Rate discount of 0.05%**

**Rate discount of 0.20%**

**Rate discount of 0.10%**

**Rate discount of 0.25%**

**Rate discount of 0.15%**



With rates as low as **2.84% APR<sup>1</sup>**, a fast, easy, and convenient loan process, and flexible payment options, there's no reason not to choose FRFCU.

**3 Convenient Locations— Stop by or call a loan officer today!**

### Pickstown

218 White Swan Dr  
Ph: 605-487-7641

### Platte

100 W 7th St  
Ph: 605-337-9502

### Wagner

518 E Hwy 46  
Ph: 605-384-5332



**FT. RANDALL**  
**FEDERAL**  
**CREDIT UNION**

<sup>1</sup> APR = Annual Percentage Rate. Rate based on loan term of 36 months or less for new and pre-owned vehicles year 2013 and newer. Rate may vary based on longer term and credit. Vehicle loan payment example: At 2.84% APR on \$10,000.00 loan with a 36-month term, monthly payment would be approximately \$290.14. Rate current as of September 30, 2015, and is subject to change based on market conditions and borrower eligibility. Some restrictions apply. See official rules for details.

Your savings are insured by up to \$250,000 and backed by the full faith and credit of the United States Government.  
**NCUA**  
National Credit Union Administration • a U.S. Government Agency

**REAP THE REWARDS  
of a Low-Rate Loan!**



Now offering - Ag Lending



**FT. Randall Federal Credit Union  
64th Annual Meeting**

**Saturday-January 23, 2016  
11:30-1:00 lunch in Pickstown  
Soup, Sandwich, & Bingo**

## **PROTECTING AGAINST FRAUD**

*By Caleb Clements, Business Loan Officer*

Many of you have heard of the major retailer data breaches affecting millions of people, which has led to a big push for retailers and financial institutions to get on board with EMV cards. EMV (also known as “chip” cards) isn’t anything new as Europe began the migration to chip cards in the early 2000’s, however, less than 1% of credit cards issued in the U.S. have chips. How do EMV cards work? The card generates a unique one-time code that is needed for the transaction to be approved, therefore, making it less desirable for people to steal card information because they can’t use the card without the code. While many think this may be the solution to credit card fraud, I was recently reading an article about an ATM skimming device found, which had the ability to steal information from an EMV card. It seems like every step the financial industry takes to protect consumers, the fraudsters are right there figuring out ways around it.

You will be happy to know Regulation E protects consumer utilizing electronic funds transfers including credit and debit cards. Reg. E limits the liability to consumers if the unauthorized transactions are reported in a timely manner. However, you can still be liable for all unauthorized charges if your statement has an unauthorized charge and you don’t let your institution know within 60 days of the statement mailed date or if the loss could have been avoided if you had given timely notice. Always report fraud as soon as you see it!

How can you protect yourself? There are 5 steps you can take to help keep your peace of mind, identity, and money protected:

- 1. Check your account regularly.** Many members have enrolled in online banking and check their account multiple times a week to check for anything suspicious. This is a great practice and we are happy to help you review your account anytime!
- 2. Inspect for fraud devices.** Card skimmers can be found almost anywhere thieves have access to. Always check ATM's & gas pumps for anything that looks suspicious before you insert your card.
- 3. Review your credit report.** The government offers three FREE credit report checks annually on [www.annualcreditreport.com](http://www.annualcreditreport.com), one from each of the three reporting companies: Transunion, Equifax, and Experian. Utilize these reports to make sure there isn't anything out there that isn't yours or any unusual credit inquiries.
- 4. Use caution online.** Always look for sites to have the "HTTPS" in the address line when making purchases online and ask yourself if this is reputable company and product/service before you enter in your card or account information. Always read the details of an offer as FREE isn't always FREE.
- 5. Be Proactive.** If you enter your card information into a site or use it at a place and feel uneasy about it, contact us at the credit union and let us know. We can always issue you a new card or watch your account for fraud. Make sure we have the correct phone number for you as our fraud department will try to contact you about any suspicious transaction before turning your card off. However, if they can't reach you, they may turn your card off as it is better for you to have your money protected than have an unauthorized transaction ruin your plans!

We care about our members and want to make sure you are taking steps to protect yourself against all of the fraud in the world today. Contact us anytime with any questions you may have!





Friday, October 30th

Stop in and donate \$1 to vote for the employee with the best costume!

All proceeds will go to Children's Miracle Network.

the joy of



giving

This coming Holiday Season we will be running a care package drive for the 155th Unit. We would like our members and community to bring in items that are listed below to help our local troops through the holiday season. Bring items to any FT Randall FCU location.

We will be running the drive from:

November 11th (Veteran's Day) - January 5th.

## **ITEMS TO DONATE:**

**Energy Drink Mix**

**Energy Bars**

**Beef Jerky**

**Pringles**

**Nuts**

**Lip Balm**

**Foot Powder**

**Sun Flower Seeds**

**Lotion**

**Shampoo**

**Soap**

**Tooth Paste**

**Baby Wipes**

**Word Games**