



**FT. RANDALL FEDERAL CREDIT UNION**

# **MEMBERS NEWS LETTER**

Proudly Serving our Members since 1951

**FALL 2018**

**WWW.FTRANDALLFCU.COM**

**NUMBER 138**

## **Office Hours:**

### **Wagner and Platte:**

Monday - Friday 8:30 to 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:**

**Oct. 8: Native  
American/  
Columbus Day**

**Nov. 12: Veterans Day**

**Nov. 22: Thanksgiving**

**@ Noon Dec. 24:  
Christmas Eve**

**Dec. 25: Christmas Day**

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

**Jan. 1: New Years Day**

**Jan. 21: Martin Luther  
King JR. Day**

## **ATM:**

**24 hour  
Drive-up convenience**

## **Offices:**

### **Pickstown, SD 57367**

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

### **Platte, SD 57369**

PO Box 927—100 W 7th Ave  
605-337-9502

### **Wagner, SD 57380**

PO Box 297—231 NW Lake St.  
605-384-5332



# **Join us October 18<sup>th</sup> as we celebrate INTERNATIONAL CREDIT UNION DAY Refreshments & Door Prizes!**



"This year we are celebrating 70 years of ICU Day and we celebrate that our global movement historically goes back much further, enriching the lives of many over the years. ICU Day is the opportunity to engage credit union members, share their experiences, and celebrate with the growing global credit union community," said World Council President/CEO Brian Branch.

This year's ICU Day theme combines the traditional gift of platinum for 70th anniversaries, a play on the saying "every cloud has a silver lining" and a celebration of the platinum-lined differences. Most importantly we celebrate the impact credit union and other financial cooperatives have made and continue to make for their members and communities.

*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.*

# Merry Moola

Don't let the holidays nickel & dime you!

**Up to \$1,000.00**  
**Starting at 7.99% APR.**

*Receive a Christmas loan and your name  
will be put into a drawing to win 0% APR!  
Drawing held December 31<sup>st</sup>*

**PROTECTING OUR  
MEMBERS WITH  
CARFAX®**

Contact A Loan Officer For  
Your Vehicle History Report.

Tis the season  
to be jolly!



**Skip-A-Payment for the holidays!**



- Do you know what transactions are scheduled to come out of your account?
- Do you have payments set up for certain days of the month?
- Do you watch your receipts?

Set up our mobile banking application on your smartphone and check balances and transactions that have cleared your account. Fraudulent transactions are easier to correct the sooner you let FRFCU know.

We also have alerts that you can set up to your phone on our website under the Self Service tab when logged in.

If you have any questions, feel free to give us a call or stop in!



# Volunteers Needed!

If interested contact

Julie Thomson at [julie@ftrandallfcu.com](mailto:julie@ftrandallfcu.com)

## **Four Signs You Need to Clean Up Your Finances**

It's easy to see when your house needs cleaning with clothes are on the floor and dirty dishes stacked in the sink. It may be a little harder to know when it's time to "tidy up" your finances. Here are a few signs:

### **1. You don't have a budget in place.**

Do you follow a budget? Many Americans don't, even though it's probably the most effective way to manage money. Without a budget in place, you'll have a hard time seeing where your money is going, where you're overspending, and where you can make changes.

### **2. You're living paycheck to paycheck**

If you barely make ends meet at the end of the month, it's time to buy yourself some wiggle room for unexpected events. Start by cutting back on at least one major expense and putting that money into an emergency fund. The goal of an emergency fund is to be able to cover a three-month period of unemployment at a minimum. Consider downsizing to a smaller home or apartment, going from a two-car household to one, or commuting by bus or bike. Getting a side gig is another way to boost your emergency funding.

### **3. You're not saving for retirement**

According to Northwestern Mutual's 2018 study, 21% of Americans have not saved for their retirement. If you're one of those people, it's time to start. Your goal should be to save 15% or more of your monthly income for your retirement. If you're not used to saving, going from 0 to 15% might be hard. So, start small and simply set aside \$50 each month. Increase that amount when you get a raise or get a better handle on your expenses.

### **4. You're carrying credit card debt**

There is good debt, such as mortgages to purchase homes and student loans to further your education, but there is also bad debt, such as credit card debt. The longer you carry a balance on a credit card, the more money you end up losing in interest. If you're up to your chin in credit card debt, maybe it's time to create a budget and move to a cash-only system until your debt is under control.

If any of these signs apply to you, it's time to clean up and learn how to manage your money. You'll be thankful in the long run!



A background image featuring a wooden plank surface with scattered autumn leaves in shades of red, orange, and yellow. The leaves are concentrated at the top and bottom edges, framing the central text.

# **SAVE THE DATE**

**Ft Randall Federal Credit Union's**

**67<sup>th</sup> Annual Meeting**

**WHEN: JANUARY 24<sup>TH</sup>, 2019**

**WHERE: GEDDES COMMUNITY CENTER**

**MEAL: 6:00 PM**

**MEETING: 6:30 PM**

**RSVP BY JANUARY 16, 2019**



# *Community Events!*



**The Wagner Branch participated at Crazy Days in Wagner! We painted some faces and had plinko.**



**The Platte Branch participated in the parade at Fur Trader Days in Geddes.  
—Snooping Around for Low Rates!—**



**The Platte Branch had some kids from the Bright Beginnings Summer Rec Program stop by at the Credit Union!**



**The Wagner Branch also had a float in the Labor Day Parade in Wagner!  
—Let Ft Randall Federal Credit Union Help Invest in your Future!—**



**Ft. Randall Federal Credit Union  
Raised \$270.50 for  
Children's Miracle Network!**

**Coloring Contest**  
**Winners will be**  
**drawn 11-16-18**

