



**FT RANDALL FEDERAL CREDIT UNION**

# Member Newsletter

*Proudly serving Charles Mix County for 65 Years.*

**WINTER 2016**

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

**Number 132**



## 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 16th

**Martin Luther King Jr. Day**

Monday, February 20th

**Presidents Day**

Friday, April 14th @ 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!

Thank you for your continued membership at Fort Randall Federal Credit Union. We are pleased to report 2016 was another exciting and phenomenal year, highlighted by a number of outstanding achievements.

New technology has allowed us to introduce new products and services for our members, products like EMV chip debit and credit cards, FRFCU debit card alerts, our new mobile app & remote deposit capture. Future products like our new web-site will further enhance our member's experience.

We expanded our charter with the opening of our membership to five new counties. The following counties are now eligible for membership with Fort Randall FCU; Brule, Bon Homme, Charles Mix, Douglas, Gregory, and Hutchinson.

On November 11th, we were joined by the Wagner Chamber of Commerce as we celebrated the groundbreaking of our new Wagner location. We expect a Spring 2017 completion to our full service location. The new location will strengthen our commitment to serving the community of Wagner and surrounding areas.

Our CEO, Julie Thomson was recognized this year as the SD Credit Union Professional of the Year for 2015!!

We're pleased to report 2016 was another year of solid financial performance.

We appreciate you and the trust you have placed in us. On behalf of the Board of Directors, the Management Team and our outstanding Staff, we are honored to have the privilege of serving you and look forward to serving you in the new year!

# Ground Breaking

## New Wagner Branch

Expected completion spring 2017

Located: across from Subway  
behind the old Backlot Gas Station  
overlooking Wagner Lake.



## *Lend a Hand Give a Can*

*With your help we were able to  
donate over 900 items to our  
local food pantries this  
Holiday Season*



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



# Scholarships

**Available  
Now!**



**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 3, 2017\*\*\***

## Remote Deposit Capture

- Download [Fort Randall FCU Mobiliti](#) App.
- Call a FRFCU member service rep. to get enrolled for Remote Deposit
- Log into Mobiliti and click DEPOSIT at the bottom of app page
- Click on DEPOSIT CHECK
- Follow steps 1,2, & 3
- Make sure Check Image is clear
- Back of check must be endorsed as **“FOR REMOTE DEPOSIT ONLY”** and contain your 6 digit account #
- Maximum deposits are \$2500.00 a check
- Keep your check until deposit has been made to your account



**FORT RANDALL  
FEDERAL  
CREDIT UNION**

**MOBILITI™**

# ***Are Local Retail Stores Vanishing?***

Shopping used to consist of going out to your favorite retail store, searching the shelves and clothing racks for bargains and the outfit you just can't live without. Nowadays, shopping looks more like laying on the couch on your tablet or smartphone searching your favorite sites for your new outfit or that "gotta have it" gadget you've had your sights set on. So why has the way we shop for items changed so much in the last 10 years but especially in the last 5 years?

**Selection.** Online retailers are able to offer thousands upon thousands of items all at your fingertips; physical retail stores are only able to carry a number of items in inventory, therefore online shopping offers a major advantage when it comes to finding all of the items you need in one location. In addition, more and more online retailers are coming online all the time, creating even more shopping online shopping opportunities.

**Convenience.** How many of us have stood in a line at the checkout for 15 minutes that feels like it's taking forever? Online shopping has no lines, won't be sold out of the product you're looking for when you arrive at the store, and you can check out in a matter of seconds on some sites. In addition, certain online retailers such as Amazon offer free two day shipping with an Amazon Prime Membership and the Amazon Dash Button that allows you to attach a small 1"x 3" device to a product in your household and when it is running low, you simply hit the button and it will automatically reorder the item and send it to your door step two days later.

**Technology.** 10 years ago, the majority of people had the Internet but in a much different capacity than today. Most household had a desktop or laptop with DSL or dial up Internet. Today, many households have laptops, tablets, smartphones, smart TV's, and high speed Internet that allows us to accomplish tasks online faster and more conveniently than ever.

While these are only a few of the reasons people are headed online to make their purchases, the effect on our communities are far greater. The local clothing store or office supply store may go out of business because of people shopping online versus locally with them. Sometimes, we need to remember these are the same stores that donate to the local organizations in the area, accommodate you when you need something just after closing time, and employ members of our communities. Furthermore, sales tax revenues for the city and state to operate with will continue to decrease as not all online retailers are required to charge sales tax; therefore, creating no benefit to the local municipalities when shopping online.

We are your local credit union and believe in the communities we serve. While there appears to be no slowdown in online shopping for merchandise, we would ask you to also remember to support the local businesses in your community to help them thrive. We appreciate your ownership and belief in us to provide you with financial products and services you need when it comes to selection, convenience, and technology. We look forward to serving you in 2017 and the years to come!

# Start the New Year out Saving!

## Easy 52 week Savings Challenge

### 52 Week Money Challenge

Week	Deposit Amount	Account Balance	Week	Deposit Amount	Account Balance
1	\$ 52.00	\$ 52.00	27	\$ 26.00	\$ 1,053.00
2	\$ 51.00	\$ 103.00	28	\$ 25.00	\$ 1,078.00
3	\$ 50.00	\$ 153.00	29	\$ 24.00	\$ 1,102.00
4	\$ 49.00	\$ 202.00	30	\$ 23.00	\$ 1,125.00
5	\$ 48.00	\$ 250.00	31	\$ 22.00	\$ 1,147.00
6	\$ 47.00	\$ 297.00	32	\$ 21.00	\$ 1,168.00
7	\$ 46.00	\$ 343.00	33	\$ 20.00	\$ 1,188.00
8	\$ 45.00	\$ 388.00	34	\$ 19.00	\$ 1,207.00
9	\$ 44.00	\$ 432.00	35	\$ 18.00	\$ 1,225.00
10	\$ 43.00	\$ 475.00	36	\$ 17.00	\$ 1,242.00
11	\$ 42.00	\$ 517.00	37	\$ 16.00	\$ 1,258.00
12	\$ 41.00	\$ 558.00	38	\$ 15.00	\$ 1,273.00
13	\$ 40.00	\$ 598.00	39	\$ 14.00	\$ 1,287.00
14	\$ 39.00	\$ 637.00	40	\$ 13.00	\$ 1,300.00
15	\$ 38.00	\$ 675.00	41	\$ 12.00	\$ 1,312.00
16	\$ 37.00	\$ 712.00	42	\$ 11.00	\$ 1,323.00
17	\$ 36.00	\$ 748.00	43	\$ 10.00	\$ 1,333.00
18	\$ 35.00	\$ 783.00	44	\$ 9.00	\$ 1,342.00
19	\$ 34.00	\$ 817.00	45	\$ 8.00	\$ 1,350.00
20	\$ 33.00	\$ 850.00	46	\$ 7.00	\$ 1,357.00
21	\$ 32.00	\$ 882.00	47	\$ 6.00	\$ 1,363.00
22	\$ 31.00	\$ 913.00	48	\$ 5.00	\$ 1,368.00
23	\$ 30.00	\$ 943.00	49	\$ 4.00	\$ 1,372.00
24	\$ 29.00	\$ 972.00	50	\$ 3.00	\$ 1,375.00
25	\$ 28.00	\$ 1,000.00	51	\$ 2.00	\$ 1,377.00
26	\$ 27.00	\$ 1,027.00	52	\$ 1.00	\$ 1,378.00





52  
week

# MONEY SAVING CHALLENGE for kids

WK	WEEK OF	DEPOSIT	BALANCE	✓
1		\$.25	\$.25	<input type="checkbox"/>
2		\$.50	\$.75	<input type="checkbox"/>
3		\$.75	\$1.50	<input type="checkbox"/>
4		\$1.00	\$2.50	<input type="checkbox"/>
5		\$1.25	\$3.75	<input type="checkbox"/>
6		\$1.50	\$5.25	<input type="checkbox"/>
7		\$1.75	\$7.00	<input type="checkbox"/>
8		\$2.00	\$9.00	<input type="checkbox"/>
9		\$2.25	\$11.25	<input type="checkbox"/>
10		\$2.50	\$13.75	<input type="checkbox"/>
11		\$2.75	\$16.50	<input type="checkbox"/>
12		\$3.00	\$19.50	<input type="checkbox"/>
13		\$3.25	\$22.75	<input type="checkbox"/>
14		\$3.50	\$26.25	<input type="checkbox"/>
15		\$3.75	\$30.00	<input type="checkbox"/>
16		\$4.00	\$34.00	<input type="checkbox"/>
17		\$4.25	\$38.25	<input type="checkbox"/>
18		\$4.50	\$42.75	<input type="checkbox"/>
19		\$4.75	\$47.50	<input type="checkbox"/>
20		\$5.00	\$52.50	<input type="checkbox"/>
21		\$5.25	\$57.75	<input type="checkbox"/>
22		\$5.50	\$63.25	<input type="checkbox"/>
23		\$5.75	\$69.00	<input type="checkbox"/>
24		\$6.00	\$75.00	<input type="checkbox"/>
25		\$6.25	\$81.25	<input type="checkbox"/>
26		\$6.50	\$87.75	<input type="checkbox"/>

WK	WEEK OF	DEPOSIT	BALANCE	✓
27		\$6.75	\$94.50	<input type="checkbox"/>
28		\$7.00	\$101.50	<input type="checkbox"/>
29		\$7.25	\$108.75	<input type="checkbox"/>
30		\$7.50	\$116.25	<input type="checkbox"/>
31		\$7.75	\$124.00	<input type="checkbox"/>
32		\$8.00	\$132.00	<input type="checkbox"/>
33		\$8.25	\$140.25	<input type="checkbox"/>
34		\$8.50	\$148.75	<input type="checkbox"/>
35		\$8.75	\$157.50	<input type="checkbox"/>
36		\$9.00	\$166.50	<input type="checkbox"/>
37		\$9.25	\$175.75	<input type="checkbox"/>
38		\$9.50	\$185.25	<input type="checkbox"/>
39		\$9.75	\$195.00	<input type="checkbox"/>
40		\$10.00	\$205.00	<input type="checkbox"/>
41		\$10.25	\$215.25	<input type="checkbox"/>
42		\$10.50	\$225.75	<input type="checkbox"/>
43		\$10.75	\$236.50	<input type="checkbox"/>
44		\$11.00	\$247.50	<input type="checkbox"/>
45		\$11.25	\$258.75	<input type="checkbox"/>
46		\$11.50	\$270.25	<input type="checkbox"/>
47		\$11.75	\$282.00	<input type="checkbox"/>
48		\$12.00	\$294.00	<input type="checkbox"/>
49		\$12.25	\$306.25	<input type="checkbox"/>
50		\$12.50	\$318.75	<input type="checkbox"/>
51		\$12.75	\$331.50	<input type="checkbox"/>
52		\$13.00	\$344.50	<input type="checkbox"/>