

**MAY 2009**

**Upcoming Events:**

The Credit Union  
will be  
**CLOSED**  
**Monday, May 25th**  
in observance of  
**Memorial Day**

For all your after hours banking, use our night depository, CU\*Talk, Its Me 247, or one of our many ATM's.

Dear Credit Union Member:

Please find enclosed your share draft (checking) statement, information about your share certificates, loans, if applicable, and your share (savings) statement for the month ending **April 30, 2009**. Dividends were paid to your regular share account at an annual percentage rate of .25% with an apy of .25%. As always, should you find an error, please notify the Credit Union IMMEDIATELY.

**Lobby Display**

Stop in now and take a step back in time and view the exhibit from the Dakota Territorial Museum. The Dakota Territorial Museum is giving us a glimpse of what it would have been like to travel across the open prairies in covered wagons! For more about the Dakota Territorial Museum stop by and visit them at West Side Park in Yankton.

609 W. 21st St  
PO Box 704  
Yankton, SD 57078  
Ph: (605)665-4309

302 S SD Hwy 37  
PO Box 610  
Parkston, SD 57366  
Ph: (605)928-7520

1501 Walnut St  
PO Box 184  
Springfield, SD 57062  
Ph: (605)369-2909

**FEE CHANGE:**

Effective June 15, 2009

**Account Balancing Assistance: \$10.00 per hour**

**Address Correction Fee: \$5.00**

**Overdraft Transfer Charge From Savings:**

**\$3.00 per occurrence**

**Rescue Net Advance Fee: \$3.00 per occurrence**

(The above two fees will NOT be assessed if you, the member, complete the transfers yourself using CU\*Talk, audio response, or It's Me 247, online banking.)

**Research Fee: \$10.00 per hour/\$10.00 minimum**

**Stop Pay Fee (Checks): \$20.00**

**Stop Pay Fee (ACH/pre-authorized draft): \$20.00**

**VISA Cash Advance Fee: \$5.00**

**VISA Over Limit Fee: \$20.00**

**Wire Transfer Fee (Outgoing): \$15.00**

**Wire Transfer Fee (Foreign): \$50.00 minimum**



*"The Credit Union was willing to work with me, even with my very limited credit. Thanks Laurie!"*

*Chad*

**\* Great Service \* Low Rates \* Convenience**  
**The Credit Union... It's Where YOU Belong!**



# Member Appreciation Day

It's **OUR** way of saying **THANK-YOU**  
for supporting **YOUR** Credit Union!

We will be serving **FREE**  
Brats, Burgers, Chips & Pop  
from 11:00 – 1:00 PM

**Parkston Office:**

Friday, June 5th

**Springfield Office:**

Friday, June 12th

**Yankton Office:**

Friday, June 19th



**Congratulations  
to the  
Class of 2009**



Twenty years from now you will be more disappointed by the things you didn't do than by the ones you did. So throw off the bowlines, sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover. ~Attributed to Mark Twain, unconfirmed

## Services Center FCU **VISA** Credit Card

Is getting those sky miles, cash back or "FREE" merchandise really worth the difference in fees or interest rate you may have to deal with? The Services Center VISA Credit Card is your no hassle credit card. There is no small print that keeps you wondering what your interest rate might be from month to month IF you go over your limit or late with a payment. Services Center FCU VISA Credit Card has a rate of 10%, NO annual fee, FREE online banking and easy payment options! Call, click or come in and talk to the loan officers about getting a Services Center FCU VISA Credit Card!

## 10 Ways to Protect You & Your Cards...

You may think a few of these rules are unnecessary, BUT if you ignore them you make it easier for the wrong people to use your cards.

- 1). Never leave your card unattended at work. There are more credit card thefts in the workplace than in any other single location.
- 2). Don't leave your credit/debit cards in your car. A very high proportion of credit cards are stolen from vehicles.
- 3). Make a list of all your credit cards, their numbers and the VISA helpline (1-800-325-3678) and keep that information in a safe place. This information is helpful when reporting lost or stolen cards.
- 4). Report any lost or stolen credit cards immediately. Most fraudulent use of cards takes place within days of them being lost or stolen. (The Visa helpline is 1-800-325-3678)
- 5). Protect your PIN. Do NOT write your PIN on the back of your card. MEMORIZE your PIN!
- 6). When traveling, carry your cards with you or make sure they are in a secure location.
- 7). Sign the back of a new card as soon as you get it and destroy the old card.
- 8). ALWAYS check your monthly statements. Make sure the charges are yours.
- 9). NEVER give your card number over the phone unless you are dealing with a reputable company. The only time you should give it is when you have called to place an order.
- 10). As always, notify the Credit Union of any change of address, phone number or email address.