

AUGUST 2009

Upcoming Events:

Riverboat Days:

August 21, 22 & 23rd

MARK your Calendars to join us for some fun and sun down at the river for Riverboat Days!

Sat.— August 22nd:

The Credit Union will be **CLOSED** for Riverboat Days!

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 **July 31, 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

Thanks to Yankton Motorsports for their ATV's and scooter display. Whether you are looking for something to "scoot" around town on or a more rugged, reliable ride for work and fun check out Yankton Motorsports selection of scooters and ATV's. Call, click or come in and ask about a low rate scooter or ATV loan.

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

HELP! I need a loan before school starts!

For some students, the semester begins in less than a month and now there is a rush to secure financing. Is it harder to get the money you need this year?

Services Center FCU has a college loan that can help fill those financial needs. To help speed up the process of your Credit Union student loan, here are few things you need:

1. A qualified co-maker for each loan
2. Verification of enrollment must be included with your student loan application
3. Borrowers are required to make monthly interest payments while in school, during the grace period and during any periods of deferment
4. Interest rate is 8%

Call, click or come in and let Laurie help you out! A student loan from the Credit Union may be just the answer you were looking for.

Payment Date Changes

Effective IMMEDIATELY, the due date for all HELOC, Rescue Net and VISA Credit Card payments will be the 28th of the month, beginning August 28, 2009. If you have any questions please contact the Loan Department.

WANTED:

Volunteers who are willing to meet new people and have some fun while giving back to the community!! Call or stop in and sign up to help the Credit Union staff the West End Pop stand during Riverboat Days. The pop stand is located at the west end of the park near the arts festival. The pop stand will be open Friday, August 21st from 6:00 PM to 8:00

0 PM, Saturday, August 22nd from 9 AM to 8 PM and Sunday, August 23rd from 10:00 am to 6:00 pm. We hope to see YOU at



the River!

Need Cash!?!?

Running low of cash? It's after 5:00 PM and the Credit Union is closed, now what should you do??? Use your Credit Union VISA debit card **FREE** at these locations:

YANKTON LOCATIONS:

Services Center FCU: 609 W 21st St (inside lobby)
Walgreen's: 2020 Broadway Ave
Taco John's: 1014 Broadway Ave
Godfathers: Yankton Mall
Mt Marty College: 1105 W 8th St
Human Services Center: 3515 Broadway Ave
(at Patients Bank Window)
Lewis & Clark Welcome Center: 43449 SD Hwy 52 (Seasonal)
Casey's General Store:
1000 Broadway Ave,
515 W. 4th St,
801 Burleigh St
Riverboat Days Information Center:
(down at the river during Riverboat Days)

SPRINGFIELD LOCATIONS:

Casey's General Store: 1313 Walnut St

PARKSTON LOCATIONS:

Casey's General Store: 102 S SD Hwy 37

VERMILLION LOCATIONS:

Vermillion Federal Credit Union: 105 E Cherry St.
Public Safety Center: 15 Washington St
Toby's Lounge: 31364 Meckling Rd

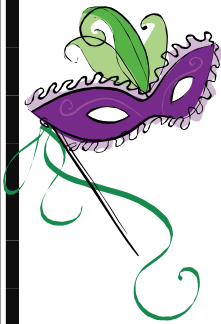
Compliance Corner

On September 18, 2009, huge changes will take place in the ACH world with the implementation of International ACH Transactions (IAT). Currently transactions can flow to and from the United States, Canada, Mexico and five European countries. The date above will provide the ability for these countries and others to begin sending and receiving ACH transactions. If you receive an IAT, the only difference you might notice is additional information on your statement. Although this will not have a big affect on you, the member, we have been working diligently behind the scenes to make sure we are in compliance and able to receive these transactions when and if they arrive.

RIVERBOAT DAY RAFFLE TICKETS

Don't forget to purchase your Riverboat Days Raffle Tickets! Prizes include:

- * \$1200 CASH * \$700 CASH * \$400 CASH
- * Truxedo Lo Profile Cover * Jolene Steffen Print
- * \$250 Slumberland Gift Certificate
- * \$250 (2x) Hy-Vee Gift Cards
- * \$250 Yankton Chamber Bucks
- * \$100 (5x) Wal-Mart Gift Cards
- * 4 Fryin Pan Free Meal Cards
- * Murdo's Aten Resort Gift Certificate
- * \$50 Gerstner Gift Card



"Services Center FCU has the best loan department! Good rates and great people! Thanks Jan & Laurie!" Wayne



***LOW RATES *CONVENIENCE
*GREAT RATES**

**The Credit Union....
It's Where You Belong!**

Yankton * Parkston * Springfield
www.scfcu.net



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!