



FEBRUARY 2009

Upcoming Events:

Monday, February 16

The Credit Union
Will be
CLOSED
In observance of
President's Day

Wednesday, April 29

FREE Shredding
from 1-6 PM
609 W 21st St
Yankton

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 **January 31, 2009**. Dividends were paid to your regular share account at an annual percentage rate of .35% with an apy of .35%. As always, should you find an error, please notify the Credit Union **IMMEDIATELY**.

What does Credit Union Membership mean to you??

- A). Ownership
- B). Lower Rates
- C). Convenience
- D). Great Service
- E). Helpful & Friendly Staff
- F). All of the Above

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

We're On Your Side

**Don't let your mortgage become a worry...
We can make owning your home a reality!**



Our friendly professional mortgage lenders have a rate that's right for you!



Laurie Warfel
Loan Officer
lwarfel@scfcu.net



Sharon Bedard
Loan Officer
sbedard@scfcu.net



It's A Proven Fact! Savings at your Credit Union Makes More Cents!

Move your money not only where it makes more cents, but where you will be saving with people who care about helping you!



20 Tips to Protect Yourself From Identity Fraud:

- Keep your confidential information private! Your bank or credit card company won't call or e-mail to ask for your account information. They already have it!
- Keep an inventory of everything in your wallet and your PDA, including account numbers. Do not keep your Social Security card or any card with your Social Security number, such as an insurance card in your wallet.
- Stop getting bank and credit card information in the mail. Go paperless. Sign up for E-Statements at the Credit Union!
- Monitor your bank and credit card transactions for unauthorized use. Crooks with account numbers usually start small to see if you'll notice.
- Keep your vehicle registration and insurance forms in a sealed envelope in your glove box and lock it and your car when at home or away.
- If you conduct business online, use your own computer. A public computer is less secure, as is wireless Internet.
- Look for suspicious devices and don't let anyone stand nearby when you use the ATM. Take your card and receipt with you. Keep your PIN in your head, not in your wallet.
- Don't store credit card numbers and other financial information on your cell phone.
- If you're job hunting using resume Web sites, don't apply unless the employer has a verifiable address.

Protect your computer from vulnerability:

- Keep system and browser software up to date and set to the highest security level you can tolerate. Install anti-virus, anti-spyware and firewall protection, and keep them up to date as well.
- If you use wireless Internet access, make sure that you get help from someone who understands wireless security when you set up your access point or router.
- Back up your data and store it way from your computer.
- Don't open emails from strangers. Malware can be hidden in embedded attachments and graphic files.
- Don't open attachments unless you know who sent them and what they contain. Never open executable attachments. Configure Windows so that the file extensions of known files types are not hidden.
- Don't click on pop-ups. Configure Windows or your Web browser to block them.
- Don't provide your credit card number online unless you are making a purchase from a Web site you trust. Reputable sites will always direct you to a secure page with an URL starting with https:// whenever you actually make purchases or are asked to provide confidential information.
- Use strong passwords: at least six characters, including at least one symbol and number, and no reference to your name or other personal information.
- Consider turning off your computer when you're not using or at least putting it in standby mode.
- Don't keep passwords, tax returns or other financial information on your hard drive.
- Never send a user name, password or other confidential information via e-mail.

FYI

Effective April 2009, Harland Clark/Liberty Checks will see a change in check styles and a price increase. Make sure you verify the amount that will be deducted from your account and whether your check style is still available the next time you order your Liberty Checks through the Credit Union.

REMINDER:

If you have a change of address or phone number, please notify the Credit Union, either by mail or in person. The address and phone number(s) we have listed for your account should be the same for your VISA Debit Card and VISA Credit Card.

Compliance Corner

So, you want to get started on your 2008 taxes and you need your 2008 Credit Union tax form to finish up your tax return. Did you know you can print your December 2008 statement and your 2008 tax forms FREE online by logging into "It's Me 247"?!?!?

A REMINDER: If you plan on having your 2008 IRS tax return direct deposited into your account, you will need the Credit Union's routing number and your account number. The Credit Union's routing number is: **291480141**. Also, If you plan on having your IRS tax return direct deposited into your account, you should be an owner or a joint owner on the account the tax return is being deposited into.