

DECEMBER 2009

Upcoming Events:

December 6th
SCFCU Christmas
Shop and Swim

Tickets are available at all three branch offices for FREE swimming and use of the gym at the Yankton Summit Center. Games will be played and snacks will be served!!

December 13th
YASB Christmas
Concert

YHS Theatre—4:00 PM
Cookies, cider and coffee will be served after the concert in the YHS cafeteria.

Holiday Hours

December 24th:
12:00 PM CLOSING

December 25th:
CLOSED

January 1st:
CLOSED

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 **November 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.

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
Springfield, SD 57062
Ph: (605)369-2909



Shop Yankton... Play Yankton

Sunday, Dec. 6th * 1—4 PM
FREE Swimming * FREE use of the gym
Yankton Summit Activities Center

Here's How It Works:

Parents:

Pick up your tickets at any branch of Services Center FCU from Nov. 24th thru Dec. 5th.

Present the ticket on Sunday, Dec. 6th at the Summit Activities Center.

(Rules of the Summit Center will apply.)

Hey Mom and Dad, this would a great time to finish up on your Christmas shopping or spend some quality time with your family courtesy of Services Center FCU.



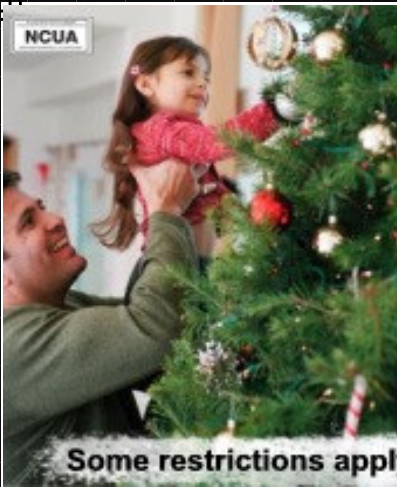
Merry Christmas &
Best Wishes for the New Year
from the staff at Services Center FCU

*Dave, Ila, Tim, Ross, Keri, Laurie, Jan, Sharon, Dorothy,
Sheila, Marlene, Tammy, Patsy, Melanie,
Claudette, Deb, Brenda, Judy & Jim*



Need a little help with
this year's wish list?
Get Your low rate Holiday Loan
Up to \$2,000
For 12 months @ 10.0%

Some restrictions apply. See the loan department for more details.



Don't Skip the Holiday. Skip the Payment.

**The families and the friends,
the shopping, the parties and
the feasts...**

**Don't skip any of it. Instead,
Skip a payment!**

Some restrictions apply. See the loan department for more details.

HELP!

**The Credit Union is CLOSED and YOU NEED Cash!
Use Your Credit Union VISA Debit Card FREE
at one of our ATMS!**

For your convenience, here is a listing of all our ATM's :

***indicates new ATM location**

Yankton:

***JoDean's Steakhouse and Lounge** — 2809 Broadway Ave

***Prairie Pumper** — 909 Broadway Ave

***Papa's** — 100 E 4th St

Walgreen's — 2020 Broadway Ave

Mt. Marty College — 1105 W 8th St

Godfather's Pizza — Yankton Mall

Human Services Center — 3515 Broadway Ave

(at Patients Bank Window)

***Cottonwood Corral** — 43504 SD Hwy 52

Services Center FCU

Inside Lobby — 609 W 21st St

***4th Lane Drive Up** — 609 W 21st St — 24 Hour ATM

Springfield:

***Doug's Food Center** — 826 8th St (Main St.)

Parkston:

***Pony Creek Steakhouse** — 714 W Maple St

Crofton, NE

Fritz's Bar — 107 W Main St

Vermillion:

Vermillion Federal Credit Union — 105 E Cherry St — 24 Hour ATM

Public Safety Center — 15 Washington St — 24 Hour ATM

Toby's Lounge — 31364 Meckling Rd, Meckling

Register for a Holiday Fruit Basket

Be sure to register for one of six fruit baskets to be given away for Christmas. There will be two fruit baskets given away at each one of our branch offices. The drawing will be held Thursday, December 17th. You do not need to be present to win.

Holiday Scams:

While you are out shopping for the perfect gift, con artists are out shopping for the perfect target. Be on alert and do not get taken this holiday season.

To help protect yourself from scams, save all your receipts for proof of purchase and verify those receipts against your monthly statement.

Remember, the Credit Union will not email, call or send a letter through the mail requesting your personal information. If you feel your information has been compromised, or you have any questions or concerns about your accounts, contact the Credit Union.

The Hidden Benefits of Online Banking

A recent survey found that people who used the internet for their finances were able to spend 38 minutes less per week on money matters than those who used traditional methods. WOW, that's like gaining almost 33 extra hours a year!! Hmmm, what could you do with that extra time?!