

OCTOBER 2009

**Upcoming
Events:**

October 12th

The Credit Union will be
CLOSED
in observance of
Columbus/Native
American Day.

November 11th

The Credit Union will be
CLOSED
In observance of
Veteran's Day

For all your after hours
banking needs, use It's
Me 24/7 online banking,
CU*Talk audio response
or one of our many
ATM's.

**We now have available
a 24 Hour ATM in the
4th lane drive-up at the
Yankton Branch office.**

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 **September
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
C r e d i t U n i o n
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
PO Box 184
Springfield, SD 57062
Ph: (605)369-2909



FREE SHREDDING

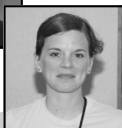
WEDNESDAY, OCTOBER 14 FROM 1-6 PM

609 W. 21st St.—Yankton (back by the drive-up)

Bring in all your personal papers, tax papers, cancelled checks, old
account statements and pre-approved card offers and we will have
them shredded right before your eyes! Limit of 6 Boxes

**Non-perishable food items or cash donations will be
accepted and donated to the local food pantry!**

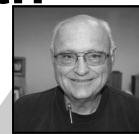
Useful items needed by the Food Pantry: Hamburger Helper, Tuna
Helper, cereal, oatmeal, macaroni and cheese, mashed potatoes,
soups, peanut butter and jelly, spaghetti noodles and sauce, canned
fruit, paper towels, toiletries and laundry detergent.



★ Join us in celebrating ★
International Credit Union Day ★

Friday, October 16th

**Register For Door Prizes!!
Enjoy fresh popcorn & pop!!**



Services Center FCU

Your Money... Your Choice... Your Credit Union



HOLIDAY LOAN SKIP-A-PAYMENT

During the holidays, Services Center FCU will allow you to postpone your loan payment. You may be eligible to skip one payment per loan during November, December or January. Most loans are eligible – **exceptions** include those loans that have not made the first payment, loans that are currently delinquent, loans with force-placed automobile insurance, loans that have previously deferred payments in 2009, loans with incomplete files, lines of credit, mortgage loans and student loans. Holiday loan skip coupons will be valid on payments due November 1, 2009 through January 31, 2010.

HOW TO SIGN UP FOR THE LOAN PAYMENT SKIP

If you would like your payments skipped and you believe you are eligible by the above guidelines, complete the "Holiday Loan Skip Coupon" below. **A coupon is required for each loan**, so if necessary, make a photocopy of this form and **submit it at least 10 days before your loan payment is due**. Holiday Loan Skip-A-Payments are allowed whether you make your payments yourself, have automatic payments or have payroll deduction. If you have payroll deduction, the amount that would go toward your loan payment would be deposited into your share account, which you may withdraw at anytime.

HOW TO KNOW IF YOU ARE APPROVED FOR THE HOLIDAY LOAN SKIP

If you return the coupon and are not approved, you will be notified.

PLEASE MAIL/RETURN AT LEAST 10 DAYS BEFORE LOAN PAYMENT IS DUE:

SERVICES CENTER FEDERAL CREDIT UNION
PO BOX 704
YANKTON, SD 57078



Holiday Loan Skip Coupon

IMPORTANT NOTICE

If you skip your payment, finance charges will continue to accumulate during the waived payment period and will extend the term of the loan.

_____ YES, I would like to defer my payment for one month. I have read and understand the terms and conditions listed above and I meet the eligibility requirements.

NAME: _____

ACCOUNT NUMBER AND LOAN NUMBER: _____

PAYMENT AMOUNT: _____ DUE DATE: _____

X _____

PRIMARY ACCOUNT HOLDERS SIGNATURE