



APRIL 2010

Upcoming Events:

The Credit Union will be

CLOSED

Monday, May 31st
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, 2010**. Dividends were paid to your regular share account at an annual percentage rate of .20% with an apy of .20%. As always, should you find an error, please notify the Credit Union **IMMEDIATELY**.

Lobby Display

Its almost that time of year to restring your fishing poles and make sure your boat is ready to go. If you are having troubles starting your boat or need a new boat motor give R & D Repair a call at 665-6291. Whether you want a new boat or need just the motor, give the Credit Union a call and check out our rates.

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



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:
Saturday, June 5th

Springfield Office:
Friday, June 11th

Yankton Office:
Friday, June 25th

ANNUAL MEETING

Members are invited to the 48th Annual Business Meeting which will be held Saturday, June 26, 2010 at 10:00 AM at Services Center Federal Credit Union in Yankton, SD. At this time, we will welcome the 2010-2011 Board of Directors. Voting will take place 3 days prior to the Annual Meeting at each Credit Union location. VOTE June 23rd thru the 25th at any branch office for the 2010-2011 Board of Directors.

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!



Congratulations to the Class of 2010



I hope your dreams take you to the corners of your smiles, to the highest of your hopes, to the windows of your opportunities, and to the most special places your heart has ever known. Author Unknown

The Credit Union... It's Where YOU Belong!



After living out of state and dealing with big banks, when I moved back here I wanted a bank that was more personal. My father recommended the Credit Union. I couldn't be happier! The interest rates and the vehicle warranty the Credit Union offers was miles better than anyone else. **THANK YOU SO MUCH!** Grant

Services
center Federal Credit Union

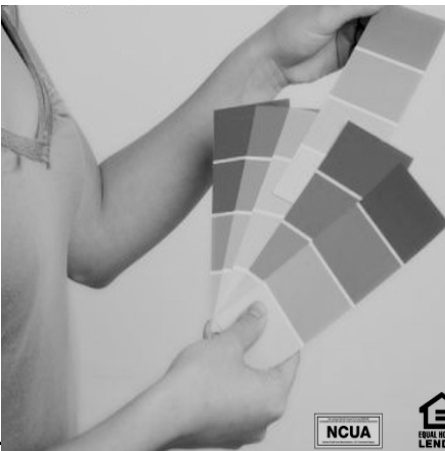
Yankton - Springfield - Parkston
www.scfcu.net

NCUA

Too Many Choices?

While we can't help you choose the best color of paint or the right carpet, we CAN help make financing your home improvement an EASY one!

**Come see us today and
let us help you with a
no-hassle loan!**



NCUA



Compliance Corner

Changes to the minimum balance requirements on savings accounts. With the effective date of May 1st, for dividends paid to your savings account on May 31st, you must maintain a daily balance of at least \$100.00 in your savings account each day to obtain the disclosed annual percentage yield. Once an account balance exceeds the required minimum balance, dividends will be paid on the entire amount in the account for that day.

College Plans?

Need a Student Loan?

Let Us Help!

**Services Center
Federal Credit
Union
offers student loans.**

Scholarships, grants, financial aid and federal loans are a great way to finance your education. BUT what do you do when they do not cover the cost of your education? Apply for a student loan through the Credit Union. A college loan from the Credit Union cuts the total cost of your student loan because you make interest payments while you are in school. Graduate ahead of the game by paying a little while you learn. It's the smart option!