



FEBRUARY 2010

Upcoming Events:

March 27 & 28th

Joins us at the 5th Annual Lewis & Clark HBA Home Show.

Kiwanis 4-H Ice Center
709 Whiting Dr
Yankton, SD

Saturday: 10:00—5:00 pm

Sunday: Noon—4:00 pm

Stop by our booth for a free bag of popcorn.

Whether you are building, buying or remodeling call, click or come in and talk to Sharon or Laurie about your home loan needs.

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 **February 28, 2010**. 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

Get off the road and get on the move with an ATV and low rate ATV financing from the Credit Union. Check out the selection of ATV's and motorcycles at Yankton Motorsports, your one stop shop for all your Powersports needs!! Located at 4306 W 8th St or on the web at www.yanktonmotorsports.com

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



Meet the 2009-2010 Board of Directors

Back Row: Mary Malchow, Diane Reese, Jackie Wray and Ruby Goeden
Front Row: Alice Petrik, Don Fiedler and Eugene Bormann

The Credit Union is accepting nominations by petition from members. Each petition should include the qualifications of the nominee and be signed by at least 62 members of the Credit Union.

Each petition must include biographical data on the nominee. Each member MUST sign a statement indicating that they are agreeable to such nomination and will serve if elected to office.

Nominations by petition must be received at the Credit Union office, 609 W. 21st St., Yankton, SD 57078 by the end of business on April 29, 2010. For more information regarding nominations by petition, contact Dorothy Kuipers at the Credit Union office in Yankton. Nominations from the floor will **NOT** be accepted the day of the annual meeting, which is scheduled for Saturday, June 26th.

**Prevent Identity Theft...
And Donate to the Local Food Pantry**

FREE SHREDDING

WEDNESDAY, APRIL 28TH 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 will be accepted and donated to the local food pantry!

Changes to Funds Availability

Our general policy is to allow you to withdraw funds deposited to your account on the next business day after the day we receive your deposit. Funds from electronic direct deposit will be available on the day we receive the deposit.

In some cases, we may delay your ability to withdraw funds beyond the next business day. Then, the funds will generally be available by the second business day after the deposit unless we find it necessary to delay your ability to withdraw the funds due to special circumstances, of which you will be notified.

Services Center Federal Credit Union
Yankton—Springfield—Parkston
(605) 665-4309

Don't let ^{an} unexpected car repairs **STRESS** you out

Ask us how WE can protect
YOU from high costs of
mechanical breakdown with

**Route 66
Extended
Warranty**



Bank when it's
Convenient
for *you!*

**Transfer funds,
Balance the checkbook,
and much more!**

**Sign Up for
It's Me 247
CU*EasyPay! and
E-Statements**



www.scfcu.net

10 Ways to Protect You & Your Cards...

You may think a few of these rules are unnecessary, BUT if you ignore them you make it easier for the wrong people to use your cards.

1). Never leave your card unattended at work. There are more credit card thefts in the workplace than in any other single location.

2). Don't leave your credit/debit cards in your car. A very high proportion of credit cards are stolen from vehicles.

3). Make a list of all your credit cards, their numbers and the VISA helpline (1-800-325-3678) and keep that information in a safe place. This information is helpful when reporting lost or stolen cards.

4). Report any lost or stolen credit cards immediately. Most fraudulent use of cards takes place within days of them being lost or stolen. (The Visa helpline is 1-866-333-4740)

5). Protect your PIN. Do NOT write your PIN on the back of your card. MEMORIZE your PIN!

6). When traveling, carry your cards with you or make sure they are in a secure location.

7). Sign the back of a new card as soon as you get it and destroy the old card.

8). ALWAYS check your monthly statements. Make sure the charges are yours.

9). NEVER give your card number over the phone unless you are dealing with a reputable company. The only time you should give it is when you have called to place an order.

10). As always, notify the Credit Union of any change of address, phone number or email address.

