

**JANUARY 2010**

**Upcoming Events:**

**Monday, February 15**

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

**Wednesday, April 28**

**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, 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**.

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



# The Right Tool

Getting started is often the hardest part of any home improvement project, BUT it can be a lot easier with the right tools—including a fast, affordable home improvement loan from the Credit Union. Whether you are remodeling, building or buying call, click or come in and talk to Laurie, Sharon or Jan about your home loan needs.



# Don't let un**STRESS** expected car repairs you out



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

**Route 66  
Extended  
Warranty**



## ACCOUNT FRAUD

Account fraud is one of the fastest growing crimes in the nation. The Credit Union has safeguards to help prevent and detect fraud, but it is YOUR knowledge, awareness and alertness that are the first and most important first lines of defense. Account fraud comes in many forms. Some examples are: Checking account fraud, credit card fraud, identity theft and electronic account fraud.

Today's interconnected, electronic and high-tech environment makes it possible for perpetrators of account fraud to develop sophisticated and elaborate schemes to rob unsuspecting people of their money. The first and most important step in preventing account fraud is through careful and diligent safeguarding of your account information. Do not treat your confidential information casually or provide it to unknown parties, especially to solicitations received by phone. PROTECT your account information including account numbers, credit card numbers, personal identifications numbers (PIN), Social Security numbers, computer passwords and personal information, including IDs.

Here are a few steps that you can take to help minimize the risk of account fraud:

- PROTECT your account and personal information and NEVER respond to unsolicited requests for this information, whether it's over the phone, through the mail or via the Internet.
- ONLINE, only provide your credit card number on a secure Web page, which is identified by a little lock displayed in the lower right corner of your browser.
- DO NOT SEND credit card information via e-mail or instant messenger—they are not secure
- DO NOT HAVE confidential information preprinted on your checks.
- REPORT any lost or stolen credit cards or checks to the issuing institution immediately so that stop-payment can be made on them.
- SHRED any documents containing confidential information, including unused checks, ATM receipts and old credit card receipts.
- REVIEW all account and credit card statements once they are received to quickly determine that no account irregularities are apparent.
- NOTIFY the credit union if newly ordered checks or regular statements do not arrive in a timely matter. A missing statement may mean someone has changed your billing address to prevent you from seeing fraudulent transactions.
- DEPOSIT outgoing mail directly into post office boxes, not in your own mailbox. IF you are going on vacation, place a delivery hold on your check.
- DO NOT carry your Social Security card, PIN numbers or passwords in your wallet or purse. Make copies of all items maintained in your purse or wallet.

ALWAYS contact your credit union or affected financial institution immediately as soon as you learn you been a victim of account fraud. In most cases this will limit or eliminate the amount for which you might otherwise be liable on your loss.

## FYI

Effective April 1, 2010, Harland Clark/Liberty Checks will see a price increase. Make sure you verify the amount that will be deducted from your account 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.

### Become a Board of Director and Let Your Voice be Heard

The Nominating Committee will consider written nominations from members interested in serving on the Board of Directors. This year, there are two, three-year positions up for election. Serving on the Board of Directors does require a time commitment and a willingness to volunteer. The Board of Directors meets at least monthly. If you are interested in having your name considered by the nominating committee or would like more information, please contact Dorothy Kuipers by February 28th at 605-665-4309 extension 122 or [dkuipers@scfcu.net](mailto:dkuipers@scfcu.net).

The 48<sup>th</sup> Annual Meeting of the Services Center Federal Credit Union will be held on June 26, 2010 at the Services Center FCU in Yankton.