

OCTOBER 2011

Upcoming Events:

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.

November 6th

Daylight Savings Time
**TURN YOUR
CLOCKS BACK!!!**

November 25th

The Credit Union will be
CLOSED

in observance of
Thanksgiving Day

Have a Safe and
Happy Thanksgiving

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 **October 31, 2011**. Dividends were paid to your regular share account at an annual percentage rate of .10% with an apy of .10%. 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

Home for the Holidays Christmas Promotion

Shop Yankton... Play Yankton

Sunday, Dec. 4th * 1 - 5 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 **thru Dec. 3rd.**

Present the ticket on Sunday, Dec. 4th at the Summit Activities Center. (Rules of the Summit Center Apply: Children 6 yrs or younger must be supervised by an adult.



Parents:

Do your Christmas shopping while the kids are having fun, OR spend a day having fun with your kids!



Federally Insured by NCUA

**Find a little bit more joy this Holiday Season
with a Services Center FCU Holiday Loan.
Up to \$2000 for 12 months @ 10.0%***

**Some Restrictions Apply*

Wish

Your holiday worries
away with our

Skip-A-Pay program

See the Loan Department for more details.
Some restrictions apply



*Have a
Happy
Thanksgiving
From the Staff of
Services Center FCU*

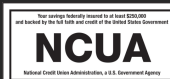
OMG!!

I just balanced my accounts,
paid my bills, transferred to
my VISA and car loan AND I
still have money for a
Nintendo DS and plenty of
time to make a mess before
nap time!



With It's Me 247 (online banking), E-Statements and
CU*EasyPay! (online bill pay) you have more time for the
more important things in life!

SIGN UP TODAY!!



Register for a Thanksgiving Turkey

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

FYI: Check Price Increase

Harland Clark/Liberty Checks will see a price increase due to the postal rate increase. The approximate increase will be \$.70 for per box of checks. The increase will take affect November 13th. 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.

Compliance Corner:

We are coming to the season for plastic card crooks and the key to keeping your plastic safe starts with keeping constant control of your cards and your numbers. Here are a few do's and don'ts that can help:

Do:

- * Sign all your plastic cards Immediately.
- * Memorize your PIN Number.
- * Take all receipts with you.

Don't:

- * Keep your Social Security number in your wallet.
- * Give your card, card number or PIN number to anyone.