

JANUARY 2012

Upcoming Events:

Monday, February 20

The Credit Union
Will be
CLOSED

In observance of
President's Day

For all your after hours
banking needs:

- CU*Talk
(phone banking)
- It's Me 247
(internet banking)
- E-Statements
- CU*EasyPay!
(online bill pay)
- Night Deposit
- or one of our many
ATM's

Wednesday, May 9th
Community Shred Day
from 1-6 PM
609 W 21st St
Yankton, SD

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, 2012**. 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

**Bring Your
Auto Loan
Home & We'll
Match your Rate*!**
**See the Loan Department
For More Details.**

***Some Restrictions Apply.**



Member NCUA



Become a Board of Director and Be A Part of a Great Team!

The Nominating Committee will consider written nominations from members interested in serving on the Board of Directors. This year, there are three, 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.

The 50th Annual Meeting of the Services Center Federal Credit Union will be held on June 23 2012 at the Services Center FCU in Yankton.

IRS FREE FILE: It's Fast, Safe and FREE!

Last year, nearly 100 million taxpayers opted for the safest, fastest and easiest way to submit their individual tax returns—IRS e-file. Since 1990, taxpayers have e-filed nearly 1 billion Form 1040 series tax returns safely and securely. E-file is the norm. And now, with Free File, everyone can file Form 1040 series tax returns for free!

Free File can save you time and money. You can prepare and e-file your tax return at no charge, AND the software helps you find the tax breaks you are due. Free file helps make taxes less taxing! Just go to www.irs.gov/freefile for details.

Available exclusively at IRS.gov, Free File is a partnership between the IRS and approximately 20 software providers. Each provider sets its eligibility rules for the use of its popular commercial product. If you make \$57,000 or less, you can find a free tax preparation software product. If you make more than \$57,000 you can use Free File Fillable Forms, the electronic version of IRS paper forms.

IRS Free File provides an easy step-by-step guide to help you find all the tax credits you are due, such as Earned Income Tax Credit. Tax law changes frequently and Free File keeps you up to date. It's also secure—providers use the latest technology.

You also can e-file for free, which means a fast refund, a more accurate tax return and an acceptance receipt from the IRS. Combine e-file and direct deposit and you can get a refund in as few as 10 days. OR, if you owe, you can file early and pay anytime before April 15th through automatic withdrawal.

Free File software products are perfect for anyone looking for a savings, for the first-time taxpayers seeking an easy introduction or for the experienced do-it-yourself filer. Free File is federal returns only, although some providers offer state tax preparation for free or for a fee.

Free File Fillable Forms is more basic and probably is best for people comfortable preparing their own tax return. It has no income limits; anyone can use it to prepare and e-file their federal return. It does not support state tax returns.

So check out Free File; see if it's right for you!

Top 3 Ways to Raise Your Credit Score

The average American's Credit Score is 723. Having a high credit rating can give you better interest rates on credit cards, car loans and even your mortgage. **The top 3 ways to raise your credit score:**

Pay on time: it is important to a potential lender whether you pay your bills in full and on time.

Use a variety of credit: such as mortgage loans and credit cards can show that you are responsible for paying back your financial promises.

Keep accounts open: It's a bad idea to open credit cards for a discount or a freebie and then close them right away. The longer the credit history, the higher your credit rating tends to be.

WATCH OUT FOR SCAMS!



We're all aware of scams. Here's a neat way to gauge the probability that you are being invited to participate in a scam.

Protect yourself from Identity Theft. Don't be a victim.

Remember: S.C.A.M.

S: Be STINGY about giving out personal information.

C: CHECK your financial and credit card statements as soon as they arrive and make sure you can account for the transactions.

A: ASK for your credit report and review it carefully.

M: MAINTAIN financial and official records carefully and keep them in a safe place.

**Drowning
in paper
Statements?**

Sign Up for E-Statements
Fast, Secure & Convenient

