



# Sisseton-Wahpeton Federal Credit Union

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Agency Village, SD 57262

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[www.sisseton-wahpetonfcu.com](http://www.sisseton-wahpetonfcu.com)

**APRIL 2016**

## Credit Union Services:

### E-Services

It's Me 247

CU\*Talk

### Loans

Vehicle

Secured

Share Secured

Unsecured

### Savings

Certificate of Deposit

Direct Deposit

Payroll Deductions

Regular Shares

Christmas Club Accts.

### Other:

Coin Counting

Copying Service

Faxing Service

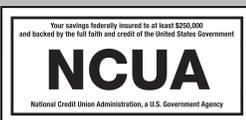
Postage Stamps

Wire Transfers

Money Orders

Student Scholarships

NADA New/Used Guides



Federally Insured by NCUA

**Membership:** Sisseton Wahpeton Federal Credit Union is a credit union providing services to those members and employees of the Sisseton-Wahpeton Sioux tribe, employees of area schools, Indian Health Service and bureau of Indian Affairs, Members of organizations of the above.



**Sisseton-Wahpeton FCU**

will be

**CLOSED**

**Monday, May 30th**

In Observance Of

**Memorial Day**



Life moves fast. So, we understand you want to do your banking

**ANYWHERE ANYTIME ANY WAY**

You want! And, while we love to "chat" with you in the office, you'll find our 24/7 banking services, like online and mobile banking and E-Statements, will provide you easy account access to manage your money right from the convenience of your home... or phone! Best of all, they're all free!!!



## Your accounts are just a call away

Call CU\*Talk our automated phone banking service at **1.877.773.5775**

**Sisseton-Wahpeton FCU phone banking lets you access your accounts by phone anytime, anywhere. It's convenient, easy to use and FREE. Stop in & sign up TODAY!**

### MEMBER EDUCATION - CHECK SCAMS!

There are a number of fraudulent Check Scams plaguing the area. Some of the most common check scams are:

- Internet Auction/Craigslist Check Overpayment Scams
- Lottery Check Scams
- Secret Shopper Scams
- Rental/Vacation Property Rental Scams

If you accept a check from someone who asks you to withdraw cash and send it back to them by wire or Western Union, you are more than likely being set up to become a victim. Before you deposit a check from an unknown source, you need to be certain the check is good before you deposit it!

**WARNING:** If you deposit a fraudulent check, it will be reversed out of your account and you will be responsible for any parts of it that you spend or send.

Here are some handy tips to protect yourself from becoming a victim:

- If the check is written on a business, do a Google search to see if the business exists. If so, compare the address on their website to the address on the check. If they don't match or there are misspellings on the check, it is likely a scam.
- Call the business to see if it is a valid check.
- Call the Institution the check is drawn on to verify it is good.
- Talk to someone at the Credit Union and describe the details of how you obtained the check.

**Sisseton-Wahpeton FCU hopes 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.**



## Congratulations to the Class of 2016

theINbox...

good things to know

Don't have a smartphone or computer? Sign up for...

### CU\*Talk!

### Your Accounts Are Just A Call Away!

Sisseton-Wahpeton FCU makes it possible for you to have direct contact to your credit union accounts with just one phone call.

CU\*Talk, phone banking makes taking care of your credit union business faster, easier and safer. Because you can now get around-the-clock account access this service is perfect for today's busy lifestyles!!

#### CU\*Talk Step-by-Step Instructions:

1. Using your touch tone phone call 1-877-773-5775.
  2. The computer voice will answer and tell you to enter your member number. (If your account number is 1234-000, your member number would be 1234). Just enter your member number and press the # key.
  3. You will be prompted to enter your Personal Identification Number (PIN). Enter your PIN and press the # key.
- BE CAREFUL** if you enter the PIN incorrectly three times, your PIN will be disabled. You must then contact the credit union directly to reset your PIN.
4. From this point on, the **CU\*Talk** procedure will vary depending on the transactions you wish to complete. **CU\*Talk** will guide you through each step.
  5. When you have finished your last transaction, press 9 to end the call.