



# Sisseton-Wahpeton Federal Credit Union

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

**DECEMBER 2016**

## Credit Union Services:

### E-Services

It's Me 247

CU\*Talk

### Loans

Vehicle

Secured

Share Secured

Unsecured

### Insurance

Credit Life

Loan Protection

### 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

**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.

## tax time information!!

There is information included on the December's statement that you may need to prepare your tax return. **DO NOT THROW THIS STATEMENT AWAY!!!** If for some reason you need this information, you will have to come in to the Credit Union. **We will not give this information over the phone.** If copies are needed, there will be a \$2.00 per copy charge. *(To avoid these charges sign up for E-Statements, view and print your monthly statement anytime, anywhere.)*

## Sisseton-Wahpeton FCU Holiday Closings:

### Monday, January 2nd: CLOSED

In observance of New Year's Day

### Monday, January 16th: CLOSED

In observance of Martin Luther King, Jr's Birthday

### Monday, February 20th: CLOSED

In observance of President's Day

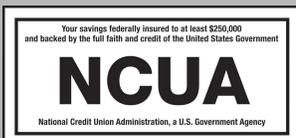
For all your after hour banking needs use CU\*Talk (phone banking) or It's Me 247 (internet banking). If you are not signed up for CU\*Talk or It's Me 247, please stop in and sign up TODAY!! (See back of newsletter for details on CU\*Talk and It's Me 247.)

Wishing you a

**Happy New Year**

with the hope that you will have many blessings in the year to come.

from everyone at SWFCU



Federally Insured by NCUA

# Five Easy Financial Resolutions for 2017

It's no surprise that January is a big month for making resolutions. And if you have been making resolutions for a while, you know how many of them fall by the wayside before February.

These suggested resolutions are different in two ways—they're in the "set and forget" category, and they can make your life so much easier that you're likely to keep them:

1. Set up direct deposit. Once you arrange to receive regular payments like your paycheck or Social Security and pension checks with direct deposit, you'll never have to worry about making timely deposits again. You'll know that your deposits in your account exactly when you expect it to be.
2. Set up automated transfers to savings to pay yourself first. The next smart step, after direct deposit, is to get funds into savings right away so they can begin earning dividends from the get go.
3. Automate your mortgage payment. Even with the typical grace period that most mortgage lenders allow, it's always a good move to take care of that big monthly payment. Again, you'll never have to worry about making the payment on time.
4. Automatic minimum credit card payment or payments. The penalty for a late credit card payment is not pretty. Set up an automated payments to cover at least the minimum due on all your cards; you always can pay additional amounts so you retire those debts as soon as you can. Set payments a few days before the due dates to protect your credit score.
5. Arrange to have any overdrafts automatically covered from your savings account. Even if an overdraft is rare in your household, it can happen to the best money managers. Make sure you can cover any inadvertent overdraft with a direct transfer from your savings account and there's another worry you'll never have again.

If you've already managed these resolutions, think of more that can help you get and stay on the straight and narrow financial path. For example, if you do not have access to your accounts 24/7 stop in and we can set you up for It's Me 247 online/mobile banking.

theINbox  
good things to know



## REMINDERS to MEMBERS

- Members **MUST** bring in proof of full-coverage insurance for all vehicle/collateral loans.
- Make sure to keep your address updated.
- Lease Loans will be available in February for those who qualify.

## ATTENTION High School and College Students

If you would like to open an account you will need to bring in \$10, your Social Security Card and a picture ID. We would be happy to serve you while you are receiving an education for your future career.

### Products and Services Available at SWFCU:

#### MONEY ORDERS:

\$1.00 - \$499.00 = \$1.00  
\$500 - \$1,000.00 = \$2.00

#### STAMPS

#### SHARE CERTIFICATES (CDs)

#### CHECK CASHING FEES:

\$1.00 per \$500.00  
Up to \$500.00 = \$1.00  
\$500.01 - \$1,000 = \$2.00  
\$1,000.01 - \$1,500 = \$3.00

NO LIMIT

### Stay Connected to Your Accounts!

It's cold out.. And the roads are a little slick. Wouldn't it be nice to know what's in your account, and if your direct deposited was deposited? Why not sign up for It's Me Online/Mobile Banking? Don't have a computer or a smart phone? Sign up for CU\*Talk phone banking!