



Sisseton-Wahpeton Federal Credit Union

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www.sisseton-wahpetonfcu.com

FEBRUARY 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

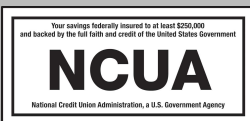
Money Orders

Student Scholarships

NADA New/Used Guides



**EQUAL HOUSING
LENDER**



NCUA

National Credit Union Administration, a U.S. Government Agency

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.

**Stop and Sign Up
TODAY
for It's Me 247
Online and
Mobile
Banking!!**



**You've Got the
Magic Touch**
with
Online & Mobile Banking
from
Sisseton-Wahpeton FCU



Need a Car?? Need a Loan?

See
Sisseton-Wahpeton FCU
for your next vehicle loan!!

REMINDER:

If you have a change of address or phone number, please notify the Credit Union, either by mail or in person.



Online Banking **FAQs**



What is Online Banking?

Online Banking (It's Me 247) allows you to view your Sisseton-Wahpeton FCU Statements through the internet.

What can I do with Online Banking (It's Me 247)?

With Online Banking (Its Me 247) you can keep in touch with YOUR Credit Union accounts any time, from any place life takes you!! With It's Me 247 you can: check your account balances, transfer money between accounts, view the date and amount of your transactions, including deposits, withdrawals, transfers and payments and so much more..

Is there a fee for It's Me 247 Online Banking?

No. This is an added benefit.

How secure is my account information?

The Its Me 247 program is equipped with the latest encryption technology, strict password protection and a variety of network security measures.

How often is the information updated online?

The information online is real time. Therefore, if you came into the office and made a deposit, you would see this deposit immediately online.

What do I need to get started?

All you need to use It's Me 247 Online Banking is a connection to the internet through an Internet Service Provider and to register for It's Me 247 Online Banking.

How do I register for Online Banking?

To register for Online Banking you need to follow these simple steps:

1. Stop into the Credit Union and sign up for It's Me 247.
2. A temporary password is given to you when you sign up.
3. Enter www.sisseton-wahpetonfcu.com in the address line of your browser.
4. Click the It's Me 247 Online Banking Login button at the right hand side of the page
5. Enter your account number (user name) and click NEXT.
6. Enter your temporary password and click NEXT.
7. You will be required to change to a permanent password in order to finish logging in for the first time.
8. When the **It's Me 247** screen appears, you are in!
9. After you log in, you'll be asked to provide answers to 3 Security Questions that you get to choose. (If you forget your password later, you'll need to answer these questions and online banking will help you set up a different password to log in.)
10. Check out the CU*Secure link to learn more about online safety.

Take control of your finances with just a touch of a button. It's Me 247 lets you do your banking when its convenient for you. It's safe, secure and easy to use, so stop by the Credit Union and sign up today!!

Easy Ways to Save Money

Trying to put away some savings when your income is already stretched to its limit sounds impossible, but it's not! The key is to keep your goals small and to become aware of your spending habits! Here are some simple little moves to start your savings project.

- 1) Start by putting \$5 every pay period into a savings account. If your paycheck is direct deposited into your Credit Union account, we can set up an automatic transfer. The key is to deposit the money and then forget about it.
- 2) Plan your meals and cook at home often. Planning your meals ahead of time allows you to better plan your grocery list, thereby spending less on food.
- 3) Using coupons to buy groceries and necessities can save you quite a bit of money.
- 4) Buy everything you can used. Buy used cars, used furniture, clothing, etc. You can find some pretty good deals at Goodwill and yard sales!
- 5) Don't used credit cards. When you use a credit card, studies have shown that people spend 12% more on average because using plastic is such a smooth and frictionless way to spend money. That doesn't include the money you also spend on interest and fees that come with using credit cards.
- 6) Sweat the small stuff. Take your lunch to work, plan to do errands all at once to save gas instead of making multiple trips. Save your change and deposit it in into your savings account.

Of course there are plenty of ways to save money if you put your mind to it and get creative. But when it comes right down to it, determination is the key!