



# Sisseton-Wahpeton Federal Credit Union

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Agency Village, SD 57262

Phone: (605) 698-3462

Fax: (605) 698-3907

www.sisseton-wahpetonfcu.com

**JULY 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.

## Sisseton-Wahpeton FCU 37th Annual Meeting

Thursday, August 18, 2016 @ 5:00 PM  
SWO Elderly Nutrition Center

### AGENDA:

- 1. Financial Report**
- 2. Committee Report**
- 3. Election of Three (3) Board Members**
- 4. Other Business**
- 5. Door Prize Drawings**

Any member of the SWFCU, 21 years of age or older with knowledge about the Credit Union or willing to learn, can run for a position by filing a notice at the Credit Union office by 3:00 pm on Thursday, August 18th, 2016. To be eligible to run, MEMBERS Must Be Current on Any Obligations at the Credit Union.

To be eligible for door prizes, you MUST be a member of SWFCU by 4:30 pm on August 17, 2016 and current on any obligations to the Credit Union!

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

## NCUA

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

Federally Insured by NCUA

# Unsolicited Mail, Telemarketing and Email: Where to Go to "Just Say No!"

From the FTC

Tired of having your mailbox crammed with unsolicited mail, including preapproved credit card applications? Fed up with getting telemarketing calls just as you're sitting down to dinner? Fuming that your email box is chock-full of unsolicited advertising? The good news is that you can cut down on the number of unsolicited mailings, calls, and emails you receive by learning where to go to "just say no."

1. Consumer Reporting Companies. If you decide that you don't want to receive prescreened offers of credit and insurance, you have two choices: You can opt out of receiving them for five years or opt out of receiving them permanently.

- To opt out for five years: call toll-free 1-888-5-OPT-OUT (1-888-567-8688) or visit [www.optoutprescreen.com](http://www.optoutprescreen.com). The phone number and website are operated by the major consumer reporting companies.
- To opt out permanently: You may begin the permanent Opt-Out process online at [www.optoutprescreen.com](http://www.optoutprescreen.com). To complete the request, you must return the signed Permanent Opt-Out Election form, which will be provided after you initiate your online request.

(When you call or visit the website, you'll be asked to provide certain personal information, including your home telephone number, name, Social Security number, and date of birth. The information you provide is confidential and will be used only to process your request to opt out.)

2. Direct Marketers. The federal Government's National Do Not Call Registry is free, easy way to reduce the telemarketing calls you get at home. To register your phone number(s) or to get information about the registry, visit [www.donotcall.gov](http://www.donotcall.gov), or call 1-888-382-1222 from the phone number you want to register. You will get fewer telemarketing calls within 31 days of registering your number. Telephone numbers on the registry will only be removed when they are disconnected and reassigned, or when you choose to remove the number from the registry.

3. Mail. The Direct Marketing Association's (DMA) Mail Preference Service (MPS) lets you opt out of receiving unsolicited commercial mail from many national companies for five years. When you register with this service, your name will be put on a "delete" file and made available to direct-mail marketers and organizations. This will reduce most of your unsolicited mail. This will not stop mailings from organizations that do not use the DMA's Mail Preference Service. To register with DMA's Mail Preference Service, go to [www.dmachoice.org](http://www.dmachoice.org) or mail your request with a \$1 processing fee to:

DMAchoice  
Direct Marketing Association  
PO Box 643  
Carmel, NY 10512

4. Email. The DMA also has an Email Preference Service (eMPS) to help you reduce unsolicited commercial emails. To opt out of receiving unsolicited commercial email from DMA members, visit [www.dmachoice.org](http://www.dmachoice.org).

theINbox...  
good things to know



## SWFCU's New Staff

Sisseton-Wahpeton FCU would like to introduce our newest Tellers to join our SWFCU team. June Renville and Luta Christensen will be on the front line helping you with your financial needs.

## AUTO LOANS



Fasten your seatbelts! With rates as low as 4.000% apr, Sisseton-Wahpeton FCU will help you shift into gears and cruise on to the vehicle of your dreams. See Sisseton-Wahpeton FCU for details and qualifications. Some restrictions may apply.

## Moving? Don't Forget Us!

Just a reminder: If you have recently changed your address, phone number or email address, please contact the Credit Union. It is important to keep your information current and up-to-date! You can change your information either by mail or stopping into the Credit Union.