



Sisseton-Wahpeton Federal Credit Union

45665 Veterans Memorial Drive * PO Box 627

Agency Village, SD 57262

Phone: (605) 698-3462

Fax: (605) 698-3907

www.sisseton-wahpetonfcu.com

JUNE 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.

where the rubber meets the road

Auto Loans

Rates as low as
4.00%
APR

See Sisseton-Wahpeton FCU for details & qualifications

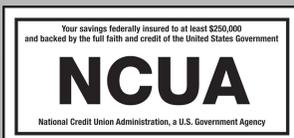
Sisseton-Wahpeton FCU's NEW CEO



Welcome SWFCU's new CEO, Colleen Eastman. Colleen joined SWFCU on June 3rd, 2016.

Colleen is a Sisseton-Wahpeton Tribal Member. She has a BA and a MBA in Business Administration. Colleen has lived in South Dakota her whole life. She has 10 grandchildren and in her free time, she enjoys spending time with her family.

Colleen looks forward to serving the SWFCU membership to the best of her abilities and her goals are to continue to grow SWFCU's membership and services. WELCOME Colleen!



Federally Insured by NCUA

With Online/Mobile Banking from SWFCU

You can bank in the air, from a plane or a comfy chair,
You can bank here, there or anywhere!

10 Ways to Avoid Fraud

Scam artists in the U.S. and around the world defraud millions of people each year. They use the phone, email, postal mail, and the internet to trick you into sending money or giving out personal information.

Here are 10 things you can do - or not - to stop a scam:

What to do:

- 1) Know who you're dealing with. Try to find a seller's physical address (not a P.O. Box) and phone number. With internet phone services and other web-based technologies, it's tough to tell where someone is calling from. Do an online search for the company name and website, and look for reviews. If people report negative experiences, you'll have to decide if the offer is worth the risk.
- 2) Know that wiring money is like sending cash. Con artists often insist that people wire money, especially overseas, because it's nearly impossible to reverse the transaction or trace the money. Don't wire money to strangers, to sellers who **insist** on wire transfers for payment, or to anyone who claims to be a relative or friend in an emergency and wants to keep the request a secret.
- 3) Read your monthly statements. Scammers steal account information and then run up charges or commit crimes in your name. Dishonest merchants bill you for monthly "membership fees" and other goods or services without your authorization. If you see charges you don't recognize or didn't okay, contact the Credit Union, card issuer, or other creditor immediately.
- 4) After a disaster, give only to established charities. In the aftermath of a disaster, give to an established charity, rather than one that has sprung up overnight. Pop-up charities don't have the infrastructure to get help to the affected areas or people, and they could be collecting money to finance illegal activity. For more donating tips, check out ftc.gov/charityfraud.
- 5) Talk to your doctor before you buy healthy products or treatments. Ask about research that supports a product's claim - and possible risks or side effects. In addition, buy prescription drugs only from licensed U.S. pharmacies. Otherwise you could end up with products that are fake, expired, or mislabeled - in short, products that could be dangerous to your health.
- 6) Remember there's no sure thing in investing. If someone contacts you with low-risk, high-return investment opportunities, stay away!! When you hear pitches that insist you act now, that guarantee big profits, that promise little or no financial risk, or that demand that you send cash immediately, report them at ftc.gov.

What NOT to do:

- 1) Don't send money to someone you don't know. Not to an online seller you've never heard of - or an online love interest who asks for money. It's best to do business with sites you know and trust. If you buy items through an online auction, consider using payment option that provides protection, like a credit card.
- 2) Don't agree to deposit a check and wire money back. By law, banks have to make funds from deposited checks available within days, but uncovering a fake check can take weeks. YOU ARE responsible for the checks you deposit and if a check turns out to be fake, you're responsible for paying back the bank.
- 3) Don't reply to messages asking for personal or financial information. It doesn't matter whether the message comes as an email, a phone call, a text message, or an ad. Don't click on links or call phone numbers included in a message, either! It's called phishing! Crooks try and trick you into revealing sensitive information.
- 4) Don't play a foreign lottery. It's illegal to play a foreign lottery. And yet messages that tout your chances of winning a foreign lottery, or messages that claim you've already won, can be tempting. If you must send money to collect, you haven't won anything!! AND if you send any money, you will lose it! You won't get any money, regardless of promises or guarantees.

theINbox... 

good things to know

MOBILE BANKING

There are many advantages of mobile banking such as good security, easy access, but the biggest benefit is that you have more control of your money! You don't have internet connections everywhere you go, but you do have a mobile connection! With It's Me 247 Online/Mobile Banking all you need to keep in touch finances is your mobile phone!

What can you do with It's Me 247???

- Check your account balances.
- View the date and amount of your transactions, including deposits, withdrawals, transfers and payments.
- Transfer money between accounts.
- View your current and previous statements online.
- Make loan payments from funds in your account
- And so much more!!

To connect to It's Me 247 from your mobile phone, you must be signed up for It's Me 247 online banking. Not signed up... Stop in and one of our Credit Union Reps will be happy to sign you up!!! Once you are signed up for It's Me 247, you must go to the Credit Union website, Click on the It's Me 247 web banking logo and you will automatically be directed to mobile banking, with pages optimized for your phone! You can save the address in your favorites and/or bookmarks.