



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

MARCH 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

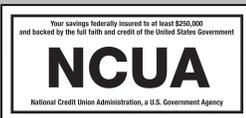
Postage Stamps

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.

Online Banking

Anytime... Anywhere...

www.sisseton-wahpetonfcu.com



FAST EASY ACCESS TO YOUR MONEY FROM ANYWHERE... ANYTIME with It's ME 247!!

STOP IN AND SIGN UP TODAY!!!

Keep in touch with your credit union accounts anytime, from any place life takes you! If you have a computer, tablet, or even a smart phone, you can stay connected to your credit union accounts around the clock!

The first time you log in to your accounts in online banking, you'll need to enter your account number and your temporary password. (You will receive your temporary password when we set you up for It's Me 247). To connect to It's Me 247:

- 1: Enter www.sisseton-wahpetonfcu.com in the address line of your browser.
- 2: When our website appears, click on **It's Me 247** Online Banking "login" buttons.
- 3: Enter your account number (or username, if you have one) and click "submit".
- 4: Enter your password and click "submit". If you have logged in before you will also need to answer one of your chosen security questions, now.
- 5: First time users, follow the instructions on your screen to change your temporary password and set up your security questions and other settings.
- 6: When the **It's Me 247** screen appears, you are in!!

REMINDER:

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



Keep Your Information Safe!

Protecting yourself from email scams, telephone scams, mail scams and other computer scams have become a full-time job. It is a priority of Sisseton-Wahpeton FCU to keep you and your financial information safe from scammers and identity theft.

How To Keep Your Information Secure...

Protecting your personal information can help reduce your risk of identity theft. There are four main ways to do it:

1. Know who you share information with.
2. Store and dispose of your personal information securely, especially your Social Security number.
3. Ask questions before deciding to share your personal information.
4. Maintain appropriate security on your computers and other electronic devices.

How To Prevent Identity Theft From Happening To You...

1. Look at your monthly financial statements. Reconcile your statements each month with your checkbook. Verify that all transactions belong to you. The faster you report a discrepancy the faster it can be resolved.
2. Get a free copy of your credit report every 12 months from each credit reporting company. Ensure that the information on all of your credit reports is correct and up to date. For your free credit report go to www.annualcreditreport.com and click on the red "request your free credit reports" button.
3. Protect your Social Security number. Do not print your SSN on your personal checks. Do not carry your Social Security card in your billfold or purse.
4. Be careful when giving out personal information over the phone. Identity thieves may call, posing as banks or government agencies. To prevent identity theft do not give out personal information over the phone unless you initiated the call.

What To Do If You Get Scammed...

1. Contact your financial institution and your credit card companies to check for any unusual activity on your accounts.
2. Contact the Credit Reporting Agencies to place an initial fraud alert on your file as soon as you suspect you might be a victim of Identity Theft. The three Credit Reporting Agencies and their contact information:
 - A. **Equifax:** toll free 1-888-766-0008 or online at www.alerts.equifax.com
 - B. **Transunion:** toll free 1-800-680-7289 or online at <https://fraud.transunion.com/fa/fraudAlert/landingPage.jsp>
 - C. **Experian:** toll free 1-888-397-3742 or online at

http://www.experian.com/help/identity-theft-victim-assistance.html?intcmp=contact_fraud_idtheft

3. Get a copy of your FREE credit report by going to annualcreditreport.com and click on the red "request your free credit reports" button. Verify all the information on the credit report is correct and belongs to you.

4. Create an Identity Theft Report by filing a complaint with the Federal Trade Commission and your local police department. For more information on how to create an Identity Theft Report go to the Federal Trades Commission at:

<http://www.consumer.ftc.gov/articles/0277-create-identity-theft-report#How>

FINANCE 101

Should you or should you not keep an "old school" checkbook register??? With all the online and on-the-go technology, you might be wondering is it REALLY necessary ANND the answer is YES, and here's why:

For starters, if you are only relying on your financial institution to tell you the "funds available," you may get yourself quickly into financial trouble. Although cash withdrawals show up instantaneously, not all other transactions will. When you use your debit card at some retailers, there may be a delay. It could be as short as a few hours or it could be as long as a few days.

Other areas where you could misjudge the funds you truly have available include if you've written out a check or have funds electronically transferred on certain dates. If you aren't keeping an accurate checking account journal, both can cause your "funds available" and your true funds available to be off. This can result in a lot of headaches, and possibly bounced checks and costly fees.

Finally, keeping a checking account journal prevents mistakes. When you are reconciling your checking account each month, you'll quickly notice any discrepancies. The sooner you fix those, the more accurate financial picture you have.

