



Sisseton-Wahpeton Federal Credit Union

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Agency Village, SD 57262

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www.sisseton-wahpetonfcu.com

MAY 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

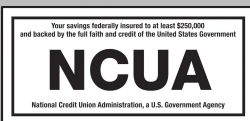
Postage Stamps

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.

Sisseton-Wahpeton FCU

will be

CLOSED

Monday, July 4th

In Observance Of

Independence Day



**Drive off into
the Sunset
with a Great Rate
on your
Vehicle Loan**

from
Sisseton-Wahpeton FCU

See the Credit Union for details and qualifications.

With Online/Mobile Banking from

Sisseton-Wahpeton FCU

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

You can bank... ANYWHERE!



Your Credit Report

Your credit report contains information about where you live, how you pay your bills, and whether you've been sued or arrested, or have filed for bankruptcy. Credit reporting agencies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your application for credit, insurance, employment, or renting a house.

What is a credit report? A credit report is a record of your credit history that includes information about:

- Your identity. Your name, address, full or partial Social Security number, date of birth and possibly employment information.
- Your existing credit. Information about credit that you have, such as your credit card accounts, mortgages, car loans, and student loans. It may also include the terms of your credit, how much you owe your creditors, and your history of making payments.
- Your public record. Information about any court judgements against you, any tax liens against your property, or whether you have filed bankruptcy.

Why is a credit report important? Your credit report is important because lenders, insurers, employers, and others may obtain your credit report from credit reporting agencies to assess how you manage financial responsibilities. For example:

- Lenders may use your credit report information to decide whether you can get a loan and the terms you get for a loan .
- Insurance companies may use the information to decide whether you can get insurance and to set the rates you pay.
- Employers may use your credit report, if you give them permission to do so, to decide whether to hire you.
- Telephone and utility companies may use information in your credit report to decide whether to provide services to you.
- Landlords may use the information to determine whether or not to rent an apartment to you.

I've been receiving unsolicited credit offers. Why? Can I opt-out of receiving these offers? Credit reporting agencies may sell the names and addresses of consumers who meet specific credit criteria to creditors or insurers, who must then offer them credit or insurance. For example, a creditor could request from a credit reporting agency the name and addresses of consumers who have a credit score of 680 or higher and then offer credit to those consumers. You can have your name and address removed from these lists by opting-out of the listing. This will reduce the number of unsolicited offers you receive. To opt-out, call 888-5-OPTOUT (888-567-8688) or visit www.optoutprescreen.com. You will need to provide certain information in order to opt-out, such as your name, address, Social Security number and date of birth.

How and where do I get a free copy of your credit report? The Fair Credit Reporting Act (FCRA) says that you are allowed one free credit report once every 12 months, at your request. To order, visit annualcreditreport.com, or order one by calling 1-877-322-8228. Only annualcreditreport.com is authorized to fill orders for a free annual credit report that you are entitled to under law. Other websites that claim to offer "free credit reports", "free credit scores" or "free credit monitoring" are not part of the legal mandated free annual credit report program. In some cases, the "free" product comes with strings attached. Annualcreditreport.com and the nationwide credit reporting companies will NOT send you an email asking for your personal information. If you get an email, see a pop-up ad, or get a phone call from someone claiming to be from annualcreditreport.com do not reply or click on any link in the message. It's probably a scam!!

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.