



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

OCTOBER 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.

Products and Services Available at SWFCU:

MONEY ORDERS:

\$1.00 - \$499.00 = \$1.00

\$500 - \$1,000.00 = \$2.00

CHECK CASHING FEES:

\$1.00 per \$500.00

Up to \$500.00 = \$1.00

\$500.01 - \$1,000 = \$2.00

\$1,000.01 - \$1,500 = \$3.00

NO LIMIT

STAMPS

SHARE CERTIFICATES (CDs)

REMINDER to MEMBERS

- Members **MUST** bring in proof of full-coverage insurance for all vehicle/collateral loans.
- Make sure to keep your address updated.
- Lease Loans will be available in February for those who qualify.



Open a **NEW** Membership
in the month of **NOVEMBER**
and Receive a
**Gift Certificate for a
10 lb. Turkey!**

See Sisseton-Wahpeton FCU for details.

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

STUDENTS...

Looking for a better way to save money?

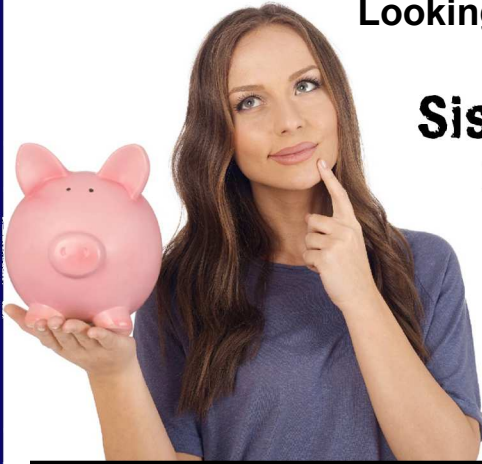
Open YOUR account at

Sisseton-Wahpeton FCU

It's simple... all you need is:

- Your Social Security Card
- Your Picture ID
- \$10

We are happy to serve you while receive your education for your future career!



theINbox
good things to know



What Does Your “Some days” Include???

Perhaps “someday” you would like to learn to skydive! Or maybe get that muscle car you have dreamt about!! Wait, maybe some day you would like to retire!! Are you ready for that?? You may really want this... A “my social security account” at socialsecurity.gov. You can estimate your future benefits, plan for your retirement and learn how to save for it. If you already receive benefits, you can manage them online.

Millions of people already have a “my social security account”. In fact someone opens an account every 6 seconds. Get yours today!! Because your “someday” is here at SocialSecurity.gov.

A Salute to Veteran’s Day

Did you know between 1917 and 1918 over 12,000 Native American people enlisted into the armed services to serve in World War 1? In World War 1, four American Indians were awarded the Croix deGuerre, Frances’s highest military honor for their valor. The last dates from the Dept. of Defense, show that more than 24,000 among 1.4 million active duty military are American Indians, including 3,900 women. American Indians represent roughly 2% of the active duty force.

Don't Fall for Scams this Season!!!

Sisseton-Wahpeton FCU has taken substantial measures to protect your identity and your accounts. Below are a number of tips to protect you and your personal information:

- Don't broadcast your vacation dates on Facebook or other social media sites. You are telling people your house is empty and unwatched. Always post photos from your vacation when you return!
- NEVER include your mother's maiden name within your social media profiles or postings. Your mother's maiden name is often the answer to security questions on many sites such as credit card companies, wireless providers and other service providers that rely on this question to protect your personal information.
- Do NOT be frightened by an email or caller who suggests dire consequences if you do not immediately provide or verify financial information.
- NEVER provide personal information, including Social Security number, account numbers or passwords over the phone or internet, if **YOU DID NOT** initiate the contact!!!
- Report lost or stolen checks, debit or credit cards IMMEDIATELY!
- Shred any financial solicitations, charge receipts, credit card solicitations, expired cards, cancelled checks, bank statements and similar documents before throwing them in the trash.
- IF you fall victim to identity theft, act immediately to protect yourself. Alert the Credit Union. Place fraud alerts at your credit reporting agencies.
- Keep close tabs on your Credit Union accounts by signing up for Its Me 247 online banking or CU*Talk phone banking.

Sisseton-Wahpeton FCU will be **CLOSED**:

- **Wednesday, November 11th: Veteran's Day**
- **Thursday, November 26th: Thanksgiving**

For all your after hours banking needs use CU*Talk (phone banking or It's Me 247 (online banking).

