



# Sisseton-Wahpeton Federal Credit Union

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www.sisseton-wahpetonfcu.com

**SEPTEMBER 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.



**Credit Unions are the only  
financial institutions rooted  
in people-first principles.**

1 Democratic Control

2 Open Membership

3 Nondiscrimination

4 Service to Members

5 Distribution to Members

6 Building Financial Stability

7 Co-Op Cooperation

8 Social Responsibility

9 Ongoing Education

On October 20, 2016, Sisseton-Wahpeton FCU will, along with more than 56,000 credit unions around the world, celebrate International Credit Union day, and the foundational principles that make credit unions unique. Credit unions are not-for-profit financial cooperatives guided by nine principles, including democratic control, social responsibility, and returning all profits to members. This year's theme is "The Authentic Difference," a description of credit union's cooperative structure and principles. Sisseton-Wahpeton FCU celebrates Credit Union Day because it believes banking should be principled.

**Sisseton-Wahpeton FCU will be CLOSED**

for the following Holidays:

**Monday, October 10th:** Native American Day

**Friday, November 11th:** Veteran's Day

## \*\*\*\*REMINDER NOTICE TO ALL MEMBERS\*\*\*\*

- Update your mailing address, email address and phone number.
- All members are required to update their application and income verification, if their status has changed.
- Sisseton-Wahpeton FCU is currently reviewing old loans.

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

## How to Strike a Deal on a Used Car

You've found the car of your dreams, and it's time to strike the deal. Dealers and some private sellers have a lot of experience negotiating, but you likely don't. Arm yourself!



### Before you negotiate:

1. Determine what a fair price for the vehicle might be: Look at used-car pricing guides such as Edmunds.com, Kelley Blue Book (kbb.com), and NADA (National Automobile Dealers Association) Appraisal Guides (nadaguides.com).
2. Have sufficient cash or make financing arrangements with your credit union ahead of time.
3. Calculate how much you can afford based on your budget. Decide to walk out if the seller exceeds your limit.
4. Have an expert check out the car, even if you have to pay for an inspection. Organize your notes from:
  - \* The expert
  - \* Your test-drive
  - \* The car's history and maintenance.
5. Ask an experienced car owner to go with you. Agree that if this person says you should leave, you leave.

### What else?

- \* Only agree to negotiate with a person with whom you feel comfortable;
- \* Look at it as a business transaction;
- \* Be prepared to spend at least an hour negotiating.

Decide ahead of time that you'll leave if you get tired or hungry. Your hunger and fatigue are power chips for the seller. Your power chips are endurance and a willingness to walk.

### Are you ready? Let the negotiations begin!

Sisseton-Wahpeton FCU can help with all your auto needs. Contact us today at 605-698-3462.

theINbox...  
good things to know

**Phishing**



### You'll NEVER Catch Us Phishing...

If you get a message asking you to verify personal information, it didn't come from your credit union.

We will never send you a letter or e-mail asking for your account numbers, usernames, passwords, or Social Security number. If you get a message like that - called phishing - don't bite!! Instead, call the Credit Union to find out how to protect yourself from Identity Theft.

### Take Steps to Protect Yourself from Identity Theft:

1. Secure your Social Security number
2. Don't respond to unsolicited requests for personal information (your name, birthdate, Social Security number, or bank/credit union account numbers) by phone, mail, or online.
3. Watch out for "shoulder surfers." Shield the keypad when typing your passwords on computers and at ATMs.
4. Collect mail promptly. Ask the post office to put your mail on hold when you are away from home.
5. Order your free credit report once a year and review it to make sure all items are yours.

**Backseat driving?** (not helpful)

**AUTO LOANS**  
from Sisseton-Wahpeton FCU

(really helpful)

See Sisseton-Wahpeton FCU for details & qualifications.

