

THE CREDIT UNION NEWS

Fulda Area Credit Union

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JANUARY 2010

Holiday Closings



We will be closed
January 18, 2010
in honor of
Martin Luther King, Jr.
and
February 15, 2010
for
Presidents Day

Christmas Open House Winner

Congratulations to Pam Immens,
the winner of our Christmas Open House drawing
- a getaway package to the
Club House Suites Hotel in Sioux Falls.
Also, congratulations to Sarina Santhena,
who won the Christmas stocking for making a deposit in her
Student Saver Account.

IRA Fair Market

If you have an Individual Retirement Account at the
Fulda Area Credit Union,
the enclosed statement serves as your statement of fair
market value.

Get Your Income Tax Refund Back Faster!

This year, consider the convenience of depositing your income tax refund electronically. You will save yourself the time and hassle of waiting in long lines to cash your refund this tax season.

Your tax preparer will need the following information:

1. Our routing number 291281560
2. Your member number, which can be found on your receipts or statements. You can also call us to verify the number so it gets put into your account.
3. You will also need to mention savings or checking.

Coming In February 2010!

We are excited to announce that in February 2010 we will be launching our new website. Go to www.fuldaareacreditunion.com and check it out.

Coming February 1st we will be getting a new internet and phone banking program. Everyone will need to log in with new user information as the old site information will not carry over. We are very excited about this as everything will be real time so when you do a transaction here, over the phone or online, it will show up on your account immediately. Thank you for your continued patience with our old internet and phone banking system until we get this one launched.

If you ever have any questions about the website or internet banking, please call any of our offices and any of our staff would be happy to help you.

Scholarships Applications

The Minnesota Family Involvement council (FIC) has \$11,000 available in scholarship money for Minnesota Credit Union members who are continuing their education! The FIC is offering two \$1,000 scholarships and eighteen \$500 scholarships to 20 credit union members throughout Minnesota.

Any individual attending a college or university, graduate or law school, two or four year program or community or technical college in the fall of 2010 or spring of 2011 is eligible. Those interested in applying need to complete a one-page application form and an essay (up to 500 words in length) on the specified topic by Monday, February 1, 2010. The 20 scholarship recipients will be selected and announced in the spring of 2010.

For an application packet, please stop by one of our offices for a packet or online at mncun.org.

Change In Terms Notice

Effective February 26, 2010, funds deposited into your credit union account will generally be available for withdrawal the day we receive the deposit.

In some cases, we may delay your ability to withdraw funds until the second business day after the day of deposit.

For exception cases, we may delay your ability to withdraw funds no later than the seventh business day after the day of deposit.

Volunteers Wanted:

The Annual meeting of the Fulda Area Credit Union will be held on Monday, March 15.

If you would be interested in serving as a director, or on the credit or supervisory committee, please notify Linda Jacobson and your name will be given to the nominating committee.