

Fulda Area Credit Union

GROWING TOGETHER • WORKING TOGETHER

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Home Banking and Phone Banking

Reminder...Our home banking website and phone banking have changed and now provide current information on your accounts.

To access our new home banking site, go to www.fuldaareacreditunion.com and click on the button labeled "LOGIN TO YOUR ACCOUNTS". If you have not used our new home banking previously, you will need to enroll as a new member.

To access our new phone banking, call 507-425-2345. You will be prompted to enter your member number and access code.

If you have questions concerning the new home banking website or phone banking, call any of our branch locations and we will be happy to assist you. Please do not use the old phone banking number or home banking site as this information is not being updated and will not provide you with current account information. If you have the previous home banking site saved as one of your "Favorites", you will need to delete this as a favorite and update it to our new home banking site.

Holiday Closing

We will be closed

May 31, 2010

in honor of

Memorial Day

and

July 5, 2010

for

Independence Day



March 31, 2010

Annual meeting report...

The Credit Union held its 24th annual meeting on Monday, March 15, with 296 people present.

Elected to serve 3 year terms were:

*Laurel Nelson and Voris Spittle,
Board Members;*

*Charles Hoffman and Gerard Weinandt,
Credit Committee;*

and Cheryl Janssen, Supervisory Committee.

NCUA Share Insurance Q & A

What is NCUA?

NCUA - short for the National Credit Union Administration - is an independent federal government agency that charters and supervises federal credit unions and insures accounts in federal and most state-chartered credit unions across the country through the National Credit Union Share Insurance Fund (NCUSIF), a federal fund backed by the full faith and credit of the United States Government.

What is the purpose of NCUSIF?

The NCUSIF protects members' accounts in federally insured credit unions, in the unlikely event of a credit union failure. The NCUSIF covers the balance of each member's account, dollar-for-dollar up to the insurance limit, including principal and post dividends through the date of the failure.

What is the NCUSIF insurance amount?

Properly established member accounts in federally insured credit unions are insured up to the Standard Maximum Share Insurance Amount (SMSIA). The basic insurance amount is \$250,000 per individual account holder, per federally insured credit union. This includes principal and post dividends up to a total of \$250,000. Joint account holders are insured up to \$250,000 per joint account holder, per federally insured credit union. For example, an account with two joint account holders is insured for \$500,000 separately from the holders' individual accounts. This includes principal and posted dividends. IRA and KEOGH accounts are insured, separate from other accounts, up to \$250,000 per institution, including principal and posted dividends.

For more information visit ncua.gov