



People helping people achieve their financial goals.

FEDERAL CREDIT UNION

In this issue

E*Statements

Identity Theft

Fee Notice

Annual Meeting

1stQuarter 2009

www.telcofcu.com

Main Branch

811 East Saint Andrew St.
Rapid City, SD 57701
(605) 342-8522
(800) 696-6123

Custer Branch

18 Mt. Rushmore Road
Custer, South Dakota 57730
(605) 673-4416
(888) 570-5411

Hill City Branch

293 Main Street (P.O. Box 240)
Hill City, South Dakota 57745
(605) 574-9596

Westside Branch

2116 Jackson Blvd.
Rapid City, SD 57702
(605) 348-3305

Telco Teller

Automated Telephone Teller
(605) 342-0780
(800) 260-0780

Holiday Closures

May 25th, 2009

Monday
In Observance of
Memorial Day

July 4th, 2009

Saturday
In Observance of
Independence Day

September 7th, 2009

Monday
In Observance of
Labor Day

*Spring is in the
air—put one in
your step!*

THANK YOU!!!!

With the help of you, the members, we were able to raise over \$1,100 for the benefit of the Black Hills Children's Home during our February "Have a Heart" campaign. We, along with BHCH, thank you for the generosity of your monetary and material donations. Visit the Black Hills Children's Home website at www.chssd.org for more information on the organization and how you can help.

***Help the Environment and sign up for E*Statements Today!
Also have a chance to win a \$50 VISA gift card!***

E*Statements are a fast, secure and convenient way of getting your monthly statement. Instead of a paper copy of your statement, we will send your statement in a secure manner via your computer. Wouldn't that beat waiting for the mail and then having to store your paper copy? Visit our website at www.telcofcu.com and click on the E*Statement link to get signed up today! If you sign up for E*Statements during the month of April, your name will automatically be entered for a chance to win a \$50 VISA gift card.

Note to current e*teller users: Effective May 1, 2009, if you are a current e*teller user, you will automatically receive your statement electronically. Please make sure we have your current email address.

Keep Your Identity Safe

We would like to remind all members to NEVER give our account or personal information to anyone who contacts you via email, mail, phone or text. This includes account numbers, routing numbers, credit/debit card numbers, PIN numbers, credit/debit card CVV numbers, authorization codes or passwords.

We will NEVER ask you to click on an e-mail link or call you and ask you to give us sensitive personal or financial information. We will NEVER have you call a number to reactivate an account. If you receive any suspicious requests claiming to be the Credit Union, do not give out any information and call your local branch immediately.

GET YOUR FREE CREDIT REPORT

In an effort to keep your identity safe, check your credit report periodically. Federal law gives you the right to receive a free credit report from each of the three nationwide consumer reporting agencies once per year. Together, the reporting agencies have set up a web site and toll-free number where you can get your FREE annual credit report. Consider a staggering method by getting one report from one of the three credit reporting agencies every four months. This will give you the opportunity to check your status on a regular basis.

annualcreditreport.com
1-877-322-8228

Spring fever
giving you the itch to
by a [new car](#) or
[summer toy](#)?

We are currently
offering up to a [.50%](#)
[discount](#) on
2002 - 2009 models
with approved credit.

Come see a loan officer
today!!!

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and envelops for your
monthly bills?

Don't forget we offer
an online bill pay
system. Check it out
on our website under
Online Services.

Planning for
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Stop by our local
branch office and let
us help you with an
[IRA](#)
today!



Annual Meeting

This year's Annual Meeting will be held May 9, 2009
at the Rapid City Elks Lodge.
The cost will be \$10 per member and \$15 for non-members.
RSVP's must be received by the Credit Union by
May 1st, 2009.
Social time will begin at 6 p.m.

The Nominating Committee has presented, and the Board has accepted
the following nominations for the vacant Board positions:
Delores Peterson and Ed Starr
Since there is only one nominee for each vacant position, in accordance
with the Credit Union's bylaws, the two nominees shown above will be
elected by acclamation at the Annual Meeting.

FEE NOTICE

The following changes will be effective May 1, 2009

- Account Reopening Fee -\$15
- Early Account Closure -\$15
- Early withdraw from Club Accounts -\$15
- Stop Pay Request, draft or ACH/EFT -\$15
- Unstop Pay Request, draft or ACH/EFT -\$15
- Pin Mailer for ATM/Debit Cards -\$5
- Cashier Check -\$2
- Telco check not issued to member - \$5
- Visa Gift Cards - \$5
- Title Handling - \$6
- Reversal of loan payment due to NSF - \$10
- Loan payment extension or deferral - \$25
- Late Loan Payment - \$25
- Non Sufficient Funds per item returned - \$32
- Overdraft, paid Non Sufficient Funds per item - \$32
- ATM/Debit Card Overdraft - \$32
- ACH/EFT Overdraft - \$32
- Non Sufficient Funds Check written to Telco - \$32

Vacation Club Accounts

Got that special vacation in
mind but not sure how you
are going to get there?

Start your Vacation Club
account today!!

Stop by any office for
details.

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**Apply for a Telco
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Card
today!**

**Rates as low as
9.9% APR***

*annual percentage rate