



*People helping people achieve their financial goals.*

FEDERAL CREDIT UNION

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VISA Cards

1stQuarter 2009

[www.telcofcu.com](http://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**

**January 19th, 2009**

Monday  
In Observance of  
Martin Luther King, Jr.  
Day

**February 16th, 2009**

Monday  
In Observance of  
Presidents' Day

*The staff and board of  
Telco Federal  
Credit Union  
would like to thank you  
for your support the  
past year and wish  
each of you the very  
best for a  
Happy New Year!!*

**Privacy Policy**

Rapid City Telco Federal Credit Union is committed to protecting the confidentiality, security and integrity of each member's nonpublic personal information consistent with state and federal laws. Examples of nonpublic personal information include but are not limited to: a) information on applications, b) account balances; including payments and overdraft history, c) credit card purchase information and d) credit report information. Our member's trust is our most important asset. Protecting personal information and using it in a manner consistent with your expectations is a high priority to everyone associated with Rapid City Telco Federal Credit Union, no matter how you are interacting with us. We adhere to our Privacy Policy at all times, including at the branch, on the phone, in the mail and on the internet. Our staff is trained in the importance of safeguarding member privacy and maintaining confidentiality.

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

Rapid City Telco Federal Credit Union will collect only the personal information necessary to conduct our business. That means just what is necessary to provide competitive financial products and services, and no more. Rapid City Telco Federal Credit Union collects nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency

Rapid City Telco Federal Credit Union will protect your personal information. This credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, to ensure accuracy and integrity of communications and transactions, and to protect member confidentiality. Our officers, directors, and employees are required to hold in confidence all credit union transactions with members and all information in regards to member's personal business.

You will always have access to your information. As a member of Rapid City Telco Federal Credit Union, you will always have the opportunity to review your information and make changes to ensure that our records are complete and accurate.

Rapid City Telco Federal Credit Union will share public information only when absolutely necessary. We will only share information:

- to administer the products and services we provide when required to do so by the government
- when we partner with other businesses to offer a broader array of products and services.

Rapid City Telco Federal Credit Union restricts access to your personal and account information to those employees who need to know that information to provide products or services to you.

Rapid City Telco Federal Credit Union maintains physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Rapid City Telco Federal Credit Union will partner only with businesses that follow our strict confidentiality requirements. The businesses we select will offer products designed to enhance our member's economic well being. Under no circumstances will we authorize those firms to charge your account for any fees without your express consent, and we will not sell member information to telemarketing firms.

When you send us an e-mail, Rapid City Telco Federal Credit Union will retain your e-mail address, the content of the e-mail and our response to best serve you and assist us with any follow-up questions that you may have. Our e-mails are not secure; if the information that you are sending to us is confidential in nature, please consider using other means of communication, such as the telephone, fax, or mail.

We provide a variety of links to non Rapid City Telco Federal Credit Union websites, such as merchants and information sources. While we attempt to monitor these sites to maintain our high standards, we offer these links only as a convenience to our members. If you choose to leave Rapid City Telco Federal Credit Union's website, you will visit a web-site that is not operated by the credit union. Rapid City Telco Federal Credit Union is not responsible for the content or availability of linked sites. Please be advised that Rapid City Telco Federal Credit Union does not represent either the third party or you, the member, if you enter into a transaction. Further, the privacy and security policies of the linked site may differ from those practiced by the credit union.

Rapid City Telco Federal Credit Union will offer you a choice in how your information is used. Any member of our credit union may elect to keep their information from being shared with our business partners. We will treat an opt out direction by a main or joint member to apply to all of the members on the account. To exercise this right, please mail your request in writing to:

Rapid City Telco Federal Credit Union  
Attn.: Privacy Administrator  
811 E Saint Andrew St  
Rapid City SD 57701

**Share Certificate Rates  
(rates effective 11/30/2008)**

**CHECK WITH US FOR  
PROMOTIONAL RATES**

<b>6 month</b>	
\$250.00—\$999.99	2.20% APY*
\$1,000.00—\$9,999.99	2.30% APY*
\$10,000.00 and over	2.45% APY*
<b>12 month</b>	
\$250.00—\$999.99	2.70% APY*
\$1,000.00—\$9,999.99	2.80% APY*
\$10,000.00 and over	2.95% APY*
<b>24 month</b>	
\$500.00—\$9,999.99	2.80% APY*
\$10,000.00 and over	2.95% APY*
<b>36 month</b>	
\$500.00- \$9,999.99	3.05% APY*
\$10,000.00 and over	3.15% APY*
<b>48 month</b>	
\$500.00—\$9,999.99	3.30% APY*
\$10,000.00 and over	3.40% APY*
<b>60 months</b>	
\$500.00—\$9,999.99	3.65% APY*
\$10,000.00	3.80% APY*
<b>Pee Wee Certificates 12 month</b>	
\$100.00—\$249.99	2.30% APY*
<b>Shares</b>	
Regular Shares	.25% APY*
IRA Shares, Christmas, Vacation Club	1.00% APY*
Telco Insured Investment Acct (TIIA)	
\$2,500.00—\$9999.99	1.75% APY*
\$10,000.00 and over	2.00% APY*

\*Annual Percentage Yield  
Early withdrawal penalty may apply.  
Rates subject to change without notice.

**Telco Federal Credit Union's Annual Meeting will be held  
Saturday May 2, 2009.  
Time and location TBD.**

Going forward, all members, 18 years of age and older, may participate in the election of their Board of Directors via a mail ballot procedure. This procedure will be followed to allow as broad a participation as possible in the annual elections.

The Board Chair has appointed a Nominating Committee, consisting of the branch managers, to nominate a slate of candidates to be presented to the membership. The Nominating Committee consists of: Tracey Buchholz, Chair, Patricia Puckett, Sandra Svenson and Diane Olson.

Any member wishing to submit his/her name as a prospective nominee must obtain an application at any of our locations. The completed forms must be submitted to Tracey Buchholz, Nominating Committee Chair, PO Box 240, Hill City, SD 57744 or hand delivered directly to any branch manager no later than January 25, 2009. Nominees submitted through these means will be considered by the Committee in selecting its slate of candidates. The Committee will attempt to contact any prospective nominee by January 30, 2009. If the prospective nominee does not hear from the Committee during this time period, it is the potential nominee's responsibility to contact Tracey Buchholz, Chair of the Nominating Committee, to confirm that the committee has received his/her name.

Members may petition the Board Chair to add the name of a specific nominee on the printed ballot to the names of the candidates selected by the Nominating Committee. To be valid, petitions must contain the signature and address of at least 1% of the members and a statement must be signed by the nominee indicating a willingness to serve if elected. The petition must be received by Telco's Secretary no later than February 28, 2009. Send via Certified Mail to: Delores Peterson, Secretary  
Rapid City Telco FCU  
811 E Saint Andrew Street, Rapid City, SD 57701

The official ballot for the election will be mailed no later than April 2, 2009, to members who joined the credit union prior to March 1, 2009. Ballots will include the names and biographical information on all the nominees. Ballots must be returned to the Independent Tellers of Elections by April 25, 2009 in order to validate and count all ballots.

**ACH NOTICE**

Effective February 1, 2009, if you have an Automatic Clearing House (ACH) transaction that is called back or must be returned to another financial institution, your account will be charged a \$26 return fee. If the ACH is called back 3 times, it will be automatically stopped.

**NCUA\* INSURANCE**

Your accounts are now insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

\*National Credit Union Administration

***Simplify Your Life!***

**Apply for a Telco  
VISA Credit  
Card  
today!**

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

\*annual percentage rate

**Planning for  
Retirement?**

**Stop by our local  
branch office and  
let us help you  
with an IRA  
today!**



**After the holiday  
blues got you  
down?**

**Come see a loan  
officer today for a  
Consolidation  
Loan**

***Christmas Club  
Accounts***

Plan ahead for next year and start yours today!  
Stop by any office for details.

