



Where **PEOPLE** are worth more than money.

September / October 2023

**Mailing Address**

1730 Dakota Ave S  
Huron, SD 57350

**Phone**

(605) 353-9977

**Fax**

(605) 353-1732

**Website**

www.m-ofcu.com

**Lobby Hours**

Monday-Friday: 8am-5pm

**Drive-Thru Hours**

Mon-Thurs: 8am - 5:30pm  
Friday: 8am - 6pm  
Saturday: 9am - 12pm

**Huron Federal Building Hours**

Wednesday: 8-11am

**Upcoming Office Closings**

**Labor Day**

Monday, September 4

**Columbus Day**

Monday, October 9

**Veterans Day**

Saturday, November 11

**Thanksgiving Day**

Thursday, November 23

# Credit Union Week

International Credit Union (ICU) Day is Thursday, October 19. This year marks the 75th Anniversary of ICU Day, and we're celebrating all week!

## Monday-Friday, October 16<sup>th</sup>-20<sup>th</sup>

Stop by our 18<sup>th</sup> & Dakota location for snacks, prizes, and fun!



2024 Wall Calendars & Pocket Planners will be available!

## Tips to Avoid Fraud & Scams

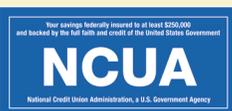
**Don't make it easy for someone else to gain access to your important info.**

**Shred** letters, documents, statements, and any other papers or mailings with personal information (name, address, account number, card numbers, social security number, date of birth, etc.).

**Review** your accounts carefully. This includes your savings and checking, as well as your credit card statements. Instead of waiting to review monthly statements, we recommend you have online access and check your accounts on a regular basis.

**Don't** tell strangers your personal information. Don't make yourself a target by sharing sensitive, personal information on social media sites.

**Listen** to your instincts—if something is making you feel uneasy (online, via phone or in person) close the browser, hang up the phone or just walk away.



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# Christmas Club Share Accounts



Christmas Club savings accounts are a smart way to save throughout the year for the holiday season. By allocating a portion of each paycheck, you can alleviate financial stress. Funds can be used to purchase gifts, food, decorations, party supplies, as well as travel expenses, charity donations or anything else you need or want throughout the holiday season. For hassle-free saving, consider setting up automatic payroll deductions, or have a set dollar amount transferred on the 1st of every month.

Here are some details you should know:

- The account requires a minimum deposit of \$5 and a maximum balance of \$2,000.
- Funds are available from October 1 to December 31 each year.
- A \$10 withdrawal fee will be charged for any withdrawal made prior to October 1.
  - \* *The fee will be waived in hardship cases.*

# What is Overdraft Protection?



If you exceed your account balance, Overdraft Protection can provide coverage to help you avoid overdrafting your account and incurring any associated overdraft

or transfer fees. It works by issuing a loan to cover your purchases/payments, advancing funds in \$50 increments up to your approved overdraft limit (*with a cap of \$1,000*).

Please note that you must have a checking account to qualify for Overdraft Protection. Additionally, a \$30 payment will be automatically withdrawn from your checking account on the 15<sup>th</sup> of each month (*if there is a balance due*).

Overdraft notices are sent via text or email message. If you haven't already registered to receive these notices, please stop by or call to sign up. These notices include overdraft and share transfer, as well as certificate renewal notices.



# Fundraising Event

The SD Central Chapter of Credit Unions hosted a mini golf fundraiser at Putters & Scoops. As a member of this chapter, M-O FCU takes pride in contributing to community projects alongside their credit union friends.

The proceeds from this year's event were donated to *Sleep in Heavenly Peace*, an organization providing beds to children and families in need.



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