



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

**September/  
October 2020**

## ATM/Debit Card Usage Notifications

**Protect your card against fraudulent charges by signing up for ATM/Debit card alerts.**

By signing up for usage alerts you will receive an immediate notification when your card is used, or attempted to be used. If you receive a notification, but didn't just use your card, you can call us immediately to



block your card from further use. To ensure you receive

the notices in a timely manner you are able to choose to receive either a text message or email notification. The notices include the dollar amount of the transaction, the name of the merchant, along with the last 4 digits of the card that was used. This is very useful if notices from multiple cards will be sent to the same phone number or email address.

Some Alert Options Include:

- PIN and Signature purchases
- Cash withdraw at an ATM
- Declined transactions
- International transactions
- Out-of-state transactions
- Pay at the pump transactions

**Call 605-353-9977 to sign up today!**

## Reloadable Prepaid Visa® Cards

**Reloadable prepaid cards are great for busy students.**

- Having a pre-determined amount of money loaded on their card allows them to learn to budget for school year expenses. This could include everything from needed class supplies, food, and toiletry items, to wanted extracurricular activities & entertainment.
- Reloading funds is quick & easy. There are multiple ways to add funds to the card by either the student and/or parent, or by calling M-O FCU. This can be very convenient for quickly getting funds to students who are located a distance from their parents, especially in an emergency situation.
- In addition, these cards are great for making purchases over the phone or online since there is no direct connection to your account.
- To easily keep track of your spending, there is online and/or mobile access. It shows all purchases, cash withdrawals, when funds are added to the card, and any incurred fees.
- Accepted worldwide, anywhere Visa is accepted



**Contact us to purchase a card today!**

## Give the Gift of Membership

One of the best gifts you can give your child or grandchild is the gift of financial literacy and financial independence. Starting a child off with an account while they are young allows them to learn confidence at an early age. We have youth accounts that provide fun, educational activities to help them learn about saving money and smart spending habits. Our youth accounts include the Pee Wee Penguin Young Savers Club and the M-Oney Matters Teen Club.



All youth are automatically enrolled into a club based on their age.

### Pee Wee Penguin Young Savers Club

This club is filled with financial literacy opportunities, as well as other fun activities, for children up to 12 years of age. Members receive quarterly newsletters/activity pages, a Youth Month celebration, and more!

### M-Oney Matters Teen Club

This club is for our teens and their financial needs. Teen Club members are able to start a certificate with a lower minimum balance, take out a small loan to start establishing good credit, apply for an ATM/debit card, apply for a credit card, etc.

**Contact us to start an account for your child and/or grandchild today!**

## Shred Event

**Rescheduled date:  
April 22, 2021**

We have rescheduled our Shred Event for Thursday, April 22, 2021, which happens to be the same day as Earth Day. We feel this is a perfect fit, since the shredded papers are recycled and made into tissue paper, paper towels, etc.

**E\*Statements** are a great way to start celebrating Earth Day early. By signing up for electronic statements, you will receive access to them on the first of every month and you won't have to worry about storing paper statements.



*Earth Day is an annual event celebrated around the world on April 22<sup>nd</sup> to demonstrate support for environmental protection. It was first celebrated in 1970 in the United States. In 1990, the event was taken international and events were organized in 141 nations—it now involves more than 193 countries.*

## Upcoming Event / Holidays

**Credit Union Week** will be held October 13-16. Although things will most likely look a bit different we will still be celebrating! We will be handing out 2021 calendars and pocket planners so be sure to stop by our drive-up window and pick one up. For further CU Week details, keep an eye on our Facebook page as the date gets closer.

### We will be closed:

Mon., September 7<sup>th</sup>— Labor Day  
Mon., October 12—Columbus Day  
Wed., November 11—Veterans Day  
Thur., November 26—Thanksgiving Day  
Thur., December 24—Closed at Noon  
Fri., December 25—Christmas Day  
Sat., December 26—Closed

### Mailing Address:

1730 Dakota Ave S  
Huron, SD 57350

Phone: (605) 353-9977

Fax: (605) 353-1732

Website: [www.m-ofcu.com](http://www.m-ofcu.com)

### Drive-Thru Hours:

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

### 18th & Dakota Lobby Hours:

Mon-Fri: 8am-5pm

### Huron Federal Building Hours:

Mon-Thurs. 8am to 11am

