

# The Owner's Update

A NEWSLETTER FROM YOUR LOCAL, NOT-FOR-PROFIT, FINANCIAL COOPERATIVE.

## \$20,000 in Scholarships Available

Credit unions are local, not-for-profit financial institutions. We are focused on providing members with the tools to succeed. That is why we are partnering with the Minnesota Credit Union Foundation Scholarship Council

to offer \$20,000 in scholarships to you, our members. **A total of 20 applicants will be awarded a scholarship of \$1,000.** Any Wakota FCU member pursuing education in the fall of 2019 and spring of 2020 is eligible to apply and applications are being accepted through November 30, 2019. To apply and learn more about the scholarship, visit our website.

**Wakota FCU also offers student loans for undergrad and graduate programs.**

## Be Aware!

Debit card fraud is on the rise during the holiday months. Use these tips to protect yourself.

- Making online purchases: use a credit card or prepaid card.
- Store purchases: use chip option, refrain from swiping.
- Keep up-to-date on the new and different types of scams.
- If someone calls you phishing for information, don't give any personal information over the phone.
- If traveling, bring two forms of payment and contact the financial institutions before you travel.
- Check your account history frequently.



## Community Events

**Wed, 10/2-** Credit 101 for Teens

**Wed, 10/9-** Insiders' Guide to Credit for Adults

**Wed, 10/16-** Financial Cents for Middle School Kids

**Mon, 10/14-** CU Forward Day *\*All staff volunteer day.*

Mark your calendars for upcoming **FREE** events! Check our website for the most up-to-date information and to register.

**Sun, 10/27-** SSP Halloween Skate

**Wed, 11/6-** A Simple Guide to Money Management Adults

**Wed, 11/13-** Credit 101 for Teens

**Wed, 11/20-** Financial Cents for Middle School Kids

## HOLIDAY HOURS

Indigenous Peoples' Day, 10/14: Closed

Veteran's Day, 11/11: Closed

Thanksgiving Day, 11/28: Closed

Christmas Eve, 12/24: Closed at 12pm

Christmas Day, 12/25: Closed

New Years Day, 1/1: Closed



**Federal Credit Union**  
Your Banking Alternative

## CALL FOR VOLUNTEERS

Volunteer at your credit union on the Supervisory Committee. We have 3 open positions. Responsibilities include: Ensuring members' funds are protected, organize the audit, provide reports on the accuracy of financial records and ensure internal controls, policy and procedures are maintained and followed.

*To learn more or to apply please visit our careers page at [wakotafcu.org](http://wakotafcu.org) or give us a call at 651-451-3330.*

## CONTACT INFORMATION

**Phone:** 651-451-3330

**Fax:** 651-451-1385

**Website:** [wakotafcu.org](http://wakotafcu.org)

**Email:** [info@wakotafcu.org](mailto:info@wakotafcu.org)

**Location:** 1151 Southview Blvd.  
South St. Paul, MN 55075

**Hours:** M-Th: 9:00 am - 4:30 pm

Friday: 9:00 am - 6:00 pm

Saturday: 9:00 am - 12:00 pm



Your savings federally insured to at least \$250,000 by the National Credit Union Association.



Equal Housing Lender  
NMLS: 412560

Apply Online 11/24-11/30

2.49% APR\*

Secured Loan  
New or Used Vehicles, Boat,  
Snowmobile, RV



7.99% APR\*

Unsecured Loan  
Personal or Debt Consolidation

BLACK  
LOAN SALE  
FRIDAY

\*APR means Annual Percentage Rate. Minimum credit score to qualify. All current WFCU loan refinancing is excluded unless \$5,000 is added to balance. To obtain the advertised rates, the applicant must have at least 2 of the following: GAP, MRC, Apply Online or an active Checking Plus account. Rates are for 36 months, extended terms available for an increased APR. Unsecured borrowing amount vary by applicant. Same day funding may not be available. Other restrictions may apply. All applications received during the promotion 11/24-11/30/2019 may qualify for campaign rate. Offer expires 11/30/2019. Loans must be closed and funded by 12/31/2019.

WAKOTA MEMBER NEWSLETTER

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www.wakotacu.org



DAVID L. MURDOCK  
YOUR FINANCIAL ADVISOR



Servion Financial Advisors provide full-service financial management that is driven by our "People Helping People" philosophy. The open architecture for solutions gives you the flexibility to design a tailored program to help meet your specific needs. It's all about you.

I'M HERE TO HELP YOU:

- ▲ Save for retirement - before and during your retirement years
- ▲ Protect your family and/or business with risk management solutions
- ▲ Create lifetime income strategies
- ▲ Save for specific needs (college, second home, etc.)
- ▲ Gain confidence in your investment choices
- ▲ Expand your financial knowledge
- ▲ Preserve your wealth

HOW WE WORK

You are the focal point. Our goal is to help meet your needs through education. We want you to understand what is available to you. Capitalizing on our combined 50+ years of experience, Servion Financial Advisors are here when you need us.

You have access to your advisor and the experience of the entire Servion Financial Advisors team. We're committed to you and your family.



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