



Fargo Public Schools  
Federal Credit Union

# Of Quarterly Interest

Fall Issue 2011

## North Branch

415 4th St N  
Fargo, ND 58102

Phone: 701-365-0480  
Fax: 701-241-4963

### Lobby Hours

8:30-4:30 Monday-Friday

### Drive-up Hours

7:30-5:30 Monday-Friday  
8:30-12:00 Saturday

## South Branch

1609 32nd Ave S  
Fargo, ND 58103

Phone: 701-241-4770  
Toll Free: 1-866-367-4412  
Fax: 701-365-0458

### Lobby Hours

8:30 - 5:00 Monday - Friday

### Drive-up Hours

7:30 - 5:30 Monday - Friday  
8:30 - 12:00 Saturday

Visit us on the web at  
[www.fpsfcu.com](http://www.fpsfcu.com)

Audio Response Line  
24 hour Toll-Free  
1-888-296-6648



## Credit Unions Build a Better World.

Why do 184 million people worldwide choose credit unions? Because credit unions create opportunities for families, strengthen communities and contribute to building a better world. On **October 20, 2011**, join credit union members around the globe in celebrating International Credit Union Day<sup>®</sup> and experience the credit union difference. **Stop by either location to enjoy refreshments during lobby hours!**

## Upcoming Holiday Schedules:

### Veteran's Day

Friday, Nov. 11th - Closed  
Saturday, Nov. 12th - Drive-up open normal hours



### Thanksgiving

Thursday, Nov. 24th - Closed  
Friday, Nov. 25th - Drive-up open normal hours  
Saturday, Nov. 26th - Drive-up open normal hours



### Christmas

Friday, Dec. 23rd - Open normal hours  
Saturday, Dec. 24th - Drive-up open normal hours  
Monday, Dec. 26th - Closed



### New Year's

Saturday, Dec. 31st - Drive-up open normal hours  
Monday, Jan. 2nd - Closed



## The Giving Tree!

### How can you help?

- **Purchase a Gift:** Stop by either credit union location between Monday, November 21st and Friday, December 16th and pick a tag from the tree. Each tag has a gift idea, age and gender of a child in need of some holiday cheer. Simply return the wrapped gift to the credit union by Monday, December 19th!
- **Make a Donation:** Don't have time to shop? We accept cash donations! All donations go exclusively towards purchasing gifts for the Giving Tree.



The Giving Tree provides gifts to less fortunate students of the Fargo Public School district and their siblings. In 2010, we distributed gifts to over 135 children! Without the support of the community, our members, and the staff at the schools, this project would not be possible! Thank you to everyone who has helped in the past and in the future!

## Paper savings bonds being discontinued

Paper U.S. Savings Bonds will not be sold through financial institutions or mail order after 2011. You can buy and manage electronic savings bonds safely online, 24/7.

Sign up today for a Treasury-Direct account at

[www.treasurydirect.gov](http://www.treasurydirect.gov).

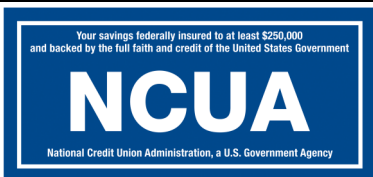
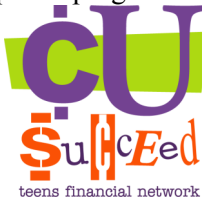
Source: U.S. Department of the Treasury, Bureau of the Public Debt

**Please note: We will still be able to redeem paper savings bonds after 2011.**

**Got a teenager?  
Get them an account  
at FPSFCU!**

**We will deposit the first \$10  
in a new savings account!**

We also offer a special program just for our teen members - CU Succeed. All teen members are automatically enrolled in this program. Teens receive quarterly newsletters as well as access to the CU Succeed website that has lots of information on budgeting, buying a car, paying for college, etc. The link to the CU Succeed website can be found on our homepage at [www.fpsfcu.com](http://www.fpsfcu.com).



Equal Housing  
**LENDER**

## Youth Week Essay Contest Winner!

**If I had a million dollars....**

By Molly E.

If I had a million dollars I would first put some of the money away for my college education so that I can become a nurse. Another portion I would use to invest for the future. I also have a number of organizations that I would like to help.

One organization I would help is my church. Recently my church has been trying to raise money for a new parking lot but has been falling short of the amount needed. The existing parking lot has huge pot holes and is dangerous to drive in. Besides donating money for the church parking lot I would donate some money to my church's youth group. In my youth group there are very few kids and I would like to see it grow to help others.

Bonanzaville would be another organization that I would like to help. I have been a docent at Bonanzaville for five years and I would like to help them expand and grow so more people will come and visit. It is valuable to preserve the past, so that we are able to learn from our ancestors.

The college I am thinking about attending has a mission trip to Kenya for all of its senior nursing majors. I believe this trip will show the students what life is like for others in the world and help them improve their nursing skills. By funding this trip I would be able to help the college students with some of their money problems while also helping the people of Kenya.

With the last of my million dollars I would like to donate to youth leadership programs such as Fill the Dome and Students Today Leaders Forever (STLF). I have been involved with the Fill the Dome project since it began. This project is a great youth led project which brings together the whole community. Students Today Leaders Forever is another great youth leadership program which brings kids to different areas of the country to volunteer during their school vacations. Besides just volunteering students are able to learn a lot about themselves and other students in their school. I have been active in STLF ever since middle school and I have seen what a difference it can make for the students. After these trips many students look for more ways to be involved in their own community.

Wouldn't it be wonderful to have a million dollars!

**A MILLION  
& MORE  
SWEEPSTAKES**

**ENTER to WIN Great Prizes!**

Receive one entry for every qualifying purchase with your ScoreCard Rewards Card from Oct. 1 - Dec. 31, 2011.

Earn an additional entry when that purchase is made through an online or in-store ScoreMore retailer.

Go To [scorecardrewards.com/scoremoresweepstakes](http://scorecardrewards.com/scoremoresweepstakes) for Official Rules

Our Visa Scorecard credit cardholders are automatically enrolled in this promotion.

**Don't have a Visa Scorecard with us? Get one today!**

Stop by either location to fill out an application. We have three types to choose from:

- 15.75% APR with no annual fee
- 10.95% APR with \$30 annual fee
- 7.00% APR Share-secured with no annual fee

Each card type earns bonus points! 1 point for every \$1 in purchases.

**Want more information? Call us!**