



Fargo Public Schools  
Federal Credit Union

# Of Quarterly Interest

Winter Issue 2015

## Upcoming Holidays

**January 19, 2015**  
Martin Luther King Day - Open

**February 16, 2015**  
Presidents' Day - Open

**April 3, 2015**  
Good Friday - Open

# Happy New Year!

## You can now find hundreds of Surcharge Free ATM locations all around the nation!

Are you aware of the great service provided to you by your credit union? The web site below provides you all of the information you need to find free ATMs, so if you are going on vacation or heading south for the winter, you can see where all of the available ATMs are located!



Go to <http://www.star.com/locator>

- Type in the zip code in the area you are looking for an ATM.
- Click on "Filter Results".
- Click on the box next to "STAR Surcharge free ATM."
- Click "Go" to see to the ATM locations in your area!

### North Branch

415 4th St N  
Fargo, ND 58102

### 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

[www.psfcu.com](http://www.psfcu.com)

### Audio Response Line

24 hour Toll-Free  
1-888-296-6648

## Things to know...

- Visa payments made before 5:30 pm on weekdays....the funds will be available by 9:00 pm.
- If you pay your Visa online after 5:30 pm, funds are available the next evening by 9:00.
- Visa payments made after 5:30 pm on Friday, funds will be available after 9:00 pm on Monday.
- EMV Chip Cards will be issued next Fall to meet the OCTOBER 2015 deadline.



Sign up for our:

- Audio Banking
- CU Connect
- E-Statements
- Online Bill Pay
- ATM/Debit Card
- VISA Credit Card
- Mobile Banking

*Save time and the environment! Call or visit our website to sign up today!*

## Thank You!

A sincere thank you to everyone who participated in the Giving Tree this year! Because of your donations, we were able to provide gifts to over 125 Fargo children!



## Help us help you...

- Make sure we have your current phone number so we (or our fraud department) can reach you to verify questionable charges on your card, or your account.
- Notify us when traveling so we can put a travel memo on your account. This will minimize chances of your card being blocked by our fraud department when you're traveling.
- Carry a back-up card when you travel in case your Credit Union card is compromised.
- If your card has been compromised online, download a reputable Malware cleaner to ensure your pc doesn't contain malicious software.
- Sign up for on-line/home banking and monitor your accounts daily or at least weekly to protect against fraud.
- Pull a free credit report from [annualcreditreport.com](http://annualcreditreport.com). You can pull one every 4 months by doing TransUnion one time, Experian the next and then Equifax. There is no need to key in a credit card.

## Enjoy winter! Call us about a loan today!



South Fargo  
 Katie Anderson  
 1609 32nd Ave S  
 Fargo, ND 58103  
 701-365-0451  
[kanderson@fpsfcu.com](mailto:kanderson@fpsfcu.com)



Downtown Fargo  
 Deb Stuhaug  
 415 4th St N  
 Fargo, ND 58102  
 701-365-0475  
[dstuhaug@fpsfcu.com](mailto:dstuhaug@fpsfcu.com)



## High School Seniors:

We will be offering college scholarships again this year. In order to be eligible, the applicant must be a U.S. citizen, a credit union member, a graduating high school senior, and must be planning to attend a two or four year post-secondary, accredited undergraduate degree program or technical/vocational school. Applications will be mailed in January, and will also be available on our website.

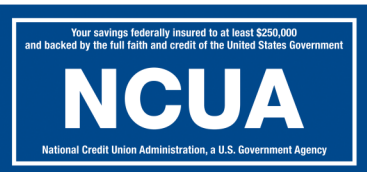
## IRA Reminder

The 2014 tax filing deadline is **April 15, 2015**. This is the last day to contribute to your Traditional or Roth IRA for the 2014 tax year.

Please plan in advance and allow adequate time if you choose to make a contribution for 2014. The maximum contribution for 2014 is \$5,500, or \$6,500 if you are age 50 or older. We are unable to provide tax advice. Please consult your tax advisor.

## THANK YOU

On November 10, 1934, ten educators signed a charter to form Fargo Public Schools Federal Credit Union (the 1st CU in ND and 47th in the nation) with deposits of \$10,000. Eighty years later we're going strong with over \$32 million in assets. There are very few places you'll get the personalized service you receive at FPSFCU. If you like our service, tell a co-worker, or family member. From the board and staff, thank you for your continued support. It is our privilege to serve you.



Equal Housing  
LENDER