

YOUR FPSFCU CONNECTION

Share Draft Accounts | Share Accounts | Loans | IRA | Share Certificates | Visa Scorecard | + Special Services

2019

Simple Steps for your New Year's Resolution

The time is right to start making your New Year's resolutions! What are your goals? FPSFCU can help you out if you want to start saving money in 2019. Here are a few suggestions to jump start your New Year's savings.

- * Open up a money market account. This account will allow you more flexibility than a share certificate by requiring only a \$500 minimum balance and no early withdrawal penalty.
- * Open up one of our club savings accounts. We currently offer Holiday, Hunting and Vacation accounts. Each is designed to help you save for the fun events in life!
- * Remember to pay yourself! Every pay period, reward yourself by setting aside at least 5% (or more) of your income and using it toward your resolution goals. Use it to pay down your debt, put it into savings, or invest it toward your retirement.

Pee Wee and Friends are here to help your kids learn about smart saving and spending practices. This program is designed to help teach your child to spend, save, invest, and donate in a fun way. Have you opened an account for the children in your family?



**Ask about our
Pee Wee Penguin
Youth Saver's Club!**

For any of your loan needs please contact:
Deb Stuhaug at 701-365-0475 dstuhaug@fpsfcu.com
Mari Gagelin at 701-365-0450 mgagelin@fpsfcu.com

Introducing: Alisa Balijagic
Alisa has lived in Fargo for over 20 years, originally moving to our wonderful city from Montenegro. Prior to joining The Fargo Public Schools Federal Credit Union she worked at a federally funded clinic helping those in need in the Fargo/Moorhead area. In her free time Alisa enjoys spending time with her family which includes a very adventurous toddler!

Mark Your Calendar!

FPSFCU is hosting its 84th Annual meeting on April 15, 2019 at the Holiday Inn of Fargo.
Social 6:00pm | Dinner 6:45pm
We hope to see you there!

High School Seniors

We will be offering college scholarships again this year. In order to be eligible, the applicant must be 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 out in March.

Dates to Remember (Closed)

- * May 27 | **Memorial Day**
- * July 4 | **Independence Day**
- * September 2 | **Labor Day**
- * November 11 | **Veterans Day**
- * November 28 | **Thanksgiving Day**
- * December 24 | **Christmas Eve**
(open until noon)
- * December 25 | **Christmas Day**
- * December 31 | **New Year's Eve**
(open until 3pm)

Happy New Year!

**A sincere thank you to everyone who participated in the Giving Tree this year!
Because of your donations, we were able to provide over 100 gifts to those in need!**

FTC Credit Reports

With so many options out there for checking your credit score how can you be sure you are getting the right one?

The Fair Trade Commission website www.ftc.gov provides links and contact information for reputable credit score companies which offer a free annual credit report. The website also has many helpful tips and advice for consumers.

Another option to check your credit score is at www.annualcreditreport.com

You can obtain a free copy of your credit report every 12 months from three of the top credit companies: Experian, TransUnion and Equifax.

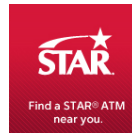
For year round credit monitoring, experts suggest to pull your free credit report every 3 to 4 months using a different credit reporting company each time.

One thing to keep in mind when monitoring your credit is that not all creditors report to Experian, TransUnion and Equifax, so your credit score may vary slightly between them.

Find An ATM Location Near You

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

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



Traveling?

Notify us when traveling so that we can put a travel memo on your account!
This will prevent your card being blocked by our fraud department when you're traveling.

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
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

Contact Us

service@fpsfcu.com

Visit us on the web at

www.fpsfcu.com

Mobile App now available for
Apple & Android products!
Visit our website to learn more.

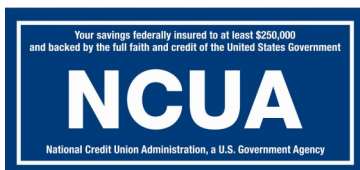
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www.scorecardrewards.com

Travel Services: 1-800-842-3006

Customer Service: 1-800-854-0790