



PFCU News

"Today. Tomorrow. Together."

WINTER 2018

It's No April Fools Joke!



**KEEP
CALM**

IT'S JUST

**A TECH
UPGRADE**

We are moving forward with upgrading our core system in an effort to serve you better and be more efficient. Saturday, March 31, 2018 through the weekend we will be transferring account information to our new system and verifying accuracy of data. We will be up and running by Monday, April 2, 2018.

There will be some disruptions in service and changes occurring as we progress towards this upgrade. We will provide updates on our website, by mail and email. Most importantly it is our request that you ask us questions (if we do not know the answer we will find out for you).

Here is a list of services we know will be affected and action steps:

- **Online Banking**—This will require re-enrollment/ **Know your member number which can be found on your statements upper right corner.**
- **Bill Pay**—The payee address, account numbers, history and reoccurring payments will not be retained./ **Start copying all bill pay details you want to keep to set up on the new bill pay.**
- **External Transfer**— Routing numbers, account numbers and reoccurring transfers at other financial institutions will be cancelled. The last transfer date is unknown at this time. We will update you when we know the final date. / **If you have specific days that money needs to be in an account the end of March or the first few days in April talk with us about alternative ways to make those transactions.**
- **E-statement**— Prior month statements will not be retained or transferred to the new system and all members will receive a paper statement for March 2018. /**Print or download all of your e-statements.**

Visa Credit Card holders— You will receive a new credit card in mid March 2018. Exact dates of when to active your new card and discontinue using your current card will be announced soon.

Fee Changes Effective March 1, 2018

Paid Overdrafts/Privilege Pay	\$30.00/item
Returned NSF	\$30.00/item
Stop Payments	\$30.00 one check/ 2 or more checks in number sequence \$30.00 total
Undeliverable Mail	\$5.00
Dormant Accounts	No activity for 1 year and balance below \$200-\$5.00/month Minor (under 18) No activity for 1 year and balance below \$50-\$5.00/month
Statement Copy	\$5.00

**Previously
Eliminated
Fees**

Online
Banking
Enrollment

Monthly
Bill Pay

CALL US AT: 701-837-5353 OR 1-800-286-1650 OR VOICE RESPONSE 1-877-244-9892



Attention HS Seniors Scholarships Available Win "A" Scholarship

PFCU High School Senior Scholarship

PFCU is proud to be giving away a \$1,000 college scholarship, which is open to any area high school senior living within our field of membership. To register, the student simply needs to bring in his/her report card. Each "A" earned allows him/her a separate chance to enter the drawing to win the scholarship. The more "A's" earned, the better the odds of winning! The winner will be notified at the end of the current school year.

Credit Unions United Chapter Scholarship

Our chapter of local credit unions will be awarding five, \$300 scholarships to chapter credit union seniors. These scholarship applications, with essay instructions, are available at Prairie Federal Credit Union. The application and essay are due back to the Credit Union by April 15. If you have any further questions, please call the Credit Union.

Volunteers

PFCU Wants You The Heart & Soul of Our Credit Union!

Prairie Federal CU is looking for a few good volunteers who would like to serve on our Board of Directors or Credit Committee. The Board of Directors meet once a month and the Credit Committee meets once a week. Volunteers receive a free debit card, check blanks and \$25,000 accidental death and dismemberment insurance coverage. Also, they are invited to our yearly picnic and Christmas party.

If you are interested and want to find out more, please feel free to contact Chris, Mindee, Diane or Cathy Benoit at 837-5353. (No prior experience is required, just your willingness to learn and serve.)

Vehicle Loan Rates

as low as

2.25% APR*

Home Equity Rates

as low as

3.75% APR*

Individual Retirement Account=IRA

Need a tax deduction for 2017? The deadline for 2017 contributions is April 17, 2018. Come visit with us about which type of IRA might be right for you. Get started on your path to achieving your retirement goal.

Mark your calendars....

**81st Annual Meeting
April 17, 2018**

Stayed tuned for details
in our lobby, website,
newsletter and Facebook.
You don't want to miss it!

Spook-N-Save

Now accepting **gently used** children's Halloween Costumes for our 2018 Costume Exchange! Please drop off all size costumes anytime in our lobby from 8-5:30pm. The costume exchange will be free for all. Date will be announced in 2018.

Pays to Read

Your Newsletter

Watch for your account number. If it is included anywhere in this newsletter, contact the Credit Union by January 15th and you will win \$25. Good luck!

CU Services & Products

Savings Services

- Bonus Savings Account
- Christmas Club Savings Account
- Dividend Bearing Checking Accounts
- Individual Retirement Accounts
- Seniors' Premier Club
- Share Draft Checking Accounts
- Share Certificates
- Share Savings Accounts
- Vacation Club Accounts

Loan Services

- Auto and Recreational Vehicle Loans
- Consolidation Loans
- Home Improvement Loans
- Personal and Installment Loans
- Pre-approved Loans
- Real Estate Construction Loans
- Real Estate Home Equity Loans
- Real Estate Loans for Purchases

Convenient Services & Products

- Voice Response
- ATM Machine
- A2A/P2P External Transfers
- CU Connect (Internet Transactions)
- Online Bill Pay
- Direct Deposit
- Drive-Up Window
- E-Statements
- Debit/ATM Cards
- Mobile Banking Access
- Night Deposit Box
- Payroll Deduction
- Saturday Drive Up Hours
- Telephone Transfers
- Utility Bill Drop-Off
- Visa Credit Cards
- Wire Transfers
- Swipe-N-Save
- Quick Change Coin Machine

Insurance Services

- Credit Life and Disability Insurance
- Vehicle GAP Insurance
- Extended Warranties

Other Services & Products

- Bulletin Board
- Canadian Exchange
- Cashiers Checks
- Free Notary Services
- Money Orders
- NADA Auto (Book Value)
- Safe Deposit Boxes
- U.S. Postage Stamps
- Discount Movie and Carwash Tickets
- Visa Gift Cards
- Visa Scorecard Rewards
- MoneyPass/CoOp/STAR ATM Network



Easter Egg Hunt

Prairie Federal we will be hosting an Easter Egg Hunt this spring. The event is scheduled for March 29th for children ages ten and under. Watch for more information 169620 in the lobby, Facebook, and our website.

Blood Drive

United Blood Services will be having a blood drive at Prairie Federal Credit Union on Monday, February 26th from 3-5 pm. There will be a sign up sheet in the lobby. Please sign up prior to February 26th and bring a photo id when you come for your appointment. The weight minimum to give blood is 110 lbs.



Main Office
1430 South Broadway
Lobby Hours: 8:00 a.m.—5:30 pm

Drive-Up Hours
Monday-Friday: 7:30 a.m.—6:00 p.m.
Saturday: 8:00 a.m.—1:00 p.m.

