



# By All Accounts

## 75 YEARS OF SERVICE TO OUR MEMBERS

July, August, September

2011

### Staff:

Jana Thune, CEO

Missy Josewski,  
Assistant Manager -  
Loan Officer

Candi Christman,  
Administrative Assistant

### Board of Directors:

Mark Kambertz, President

Mike Hayes, Vice President

Brad Wessman, Secretary

Brenda Oistad

Ray Nelson

### Supervisory Committee:

Char Feldman, Chair

Andrea Haugen

Rod Cody

### Credit Union Closings:

October 10, Columbus Day

November 11, Veterans Day

November 24, Thanksgiving

The Credit Union held a fund raiser for The Local Children's Miracle Network Hospitals June 28<sup>th</sup>.

We raised \$818.00.

Thank you to all who participated.

It was a beautiful day for a picnic!



**JOIN US FOR OUR ANNUAL OPEN HOUSE**

**OCTOBER 18, 2011**

**3<sup>RD</sup> FLOOR LOUNGE**

**2:00PM - 3:30PM**

Stop by for cake & pick up your 2012 Calendars.  
The Credit Union will be closed during this time.

**SAVE THE DATE**

The 76<sup>th</sup> Annual Meeting will be held on February 10,  
2012

Join us for good food, good entertainment and good

fun!

Mission Statement:

*The mission of the Fargo VA Federal Credit Union is to help our members achieve financial success.*

Bill Pay

Just \$3.00 per month for unlimited transactions.

Visit [www.fargovafcu.org](http://www.fargovafcu.org) and click on Electronic Bill Payment to sign up.

NCUA

Your savings federally insured up to \$250,000

Hours: Monday-Friday

8:00am-4:00pm

Ph: 701-280-0870

Fax 701-235-0012

TF 1-800-399-9235

[www.fargovafcu.org](http://www.fargovafcu.org)

Credit Report Facts!

All of your established accounts, whether active or not, are considered in evaluating your credit history. Think twice before opening a lot of new accounts. This may have a negative impact on your credit history.

~ Follow these practical tips for avoiding late payments:

~Mark your calendar when you must pay your bill each month, so payment will arrive before the due date

~ Pay bills automatically out of your checking account every month.

You can do this very easily with our bill pay!

~ Reestablishing credit & maintaining a good payment history are very important after a bankruptcy or foreclosure. Although most public records are retained on your credit report for seven years ( 10 years for bankruptcies), as time passes, it becomes less significant.

~ Remember the value of using good credit sense. Although there is no magic number, think twice before applying for every credit card for which you receive an application in the mail & carefully evaluate applying for a new loan or credit card to pay off existing accounts.

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Want to earn higher dividends on your savings?

Our Money Market Account pays a higher dividend than most Of our local competitors.

It is easily accessible with NO penalties for withdrawal. We have a tiered interest rate with a minimum deposit requirement of \$2,500.00. Call or stop by and open an account today!

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Check out our website:

[www.fargovafcu.org](http://www.fargovafcu.org)

Online banking, bill pay, e-statements, loan applications, and much more.


Attention Debit Card Users:

When using your card, you will be directed to choose Debit or Credit at the Terminal. **ALWAYS** choose **Credit**.

If you choose Debit, you will be prompted to enter your pin number.

Our Debit card will not work as a pin based transaction.

Please contact us with any questions regarding your debit card.



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**Ready to go paper less? We have E-Statements.** A free, safe and secure way to view and store your statements online. Just visit our website and click on E-Statements to start enjoying this service today.