



By All Accounts

April, May, June

2010

Staff:

Jana Thune, CEO

Missy Van Wechel,
Assistant Manager, Loan
Officer

Candi Christman,
Administrative Assistant

Board of Directors:

Mark Kambeitz, President

Mike Hayes, Vice President

Brad Wessman, Secretary

Brenda Oistad

Ray Nelson

Supervisory Committee:

Char Feldman, Chair

Andrea Haugen

Rod Cody

Credit Union Closings:

May 31, 2010

Memorial Day

July 5, 2010

Independence Day

75 YEARS OF SERVICE TO OUR MEMBERS

On April 12, 2010 it was 75 years since our doors opened at the Credit Union and to celebrate we had a picnic to thank our members. It was cloudy and a chance of rain so it was moved inside. Of course, it did not rain! Everyone still enjoyed themselves as they had burgers & hot dogs grilled by our board members. Thanks to everyone who helped make it a big success.

We Have Gift Cards Available

Graduation, Fathers Day, Birthdays & Anniversaries

Stop in the office and get yours today.

Use them for all your gift giving.

They can be loaded from \$15 to \$500.



Remember to sign up for your chance to win a t-shirt or a voucher for tickets to any RedHawks game. Drawings will be held on VA payday through the month of July.

Please only sign up once between pay checks, so everyone gets an equal chance to win. Thanks!

Remember you can use your Credit Union Debit Card at any of the 28,000 CO-OP ATM machines in the US without a surcharge. Visit the website to find location nearest you.

www.co-opfs.org

ATTENTION MEMBERS:

If you are sending checks in the mail to make payments or deposits, please specify which account you would like the money deposited.

This will help prevent any errors.

Thank You.

Mission Statement:

Your Credit Union is a non-profit cooperative owned and controlled by its members. We exist to meet our members' financial needs by providing favorable rates on savings and loans, educating members, and promoting credit union uniqueness.

If you are looking at a new motorcycle, boat, jet ski, or RV we have great rates.

Stop in and see us we can finance it for you.

NCUA

Your savings federally insured up to \$250,000

Hours: Monday-Friday
8:00am-4:00pm

Ph: 701-280-0870

TF 1-800-399-9235

www.fargovafcu.org

WONDERING HOW TO BOOST YOUR CREDIT SCORE??

- ✚ *pay all bills-on time.* Paying your bills responsibly makes up about 35% of your credit score.
- ✚ **Ease up on "charge-its".* Big balances will hurt your score. Keep Balances to less than 25% of your available limit. Total amount you owe makes up 35% of your score.
- ✚ *Keep & use old cards.* The older the card the more established your credit history, the better. If you lose or don't use old cards, some issuers will close those cards. Charging even a small amount every few months will help boost your score as long as you pay on time.
Length of credit history makes up around 15% of your score.
- ✚ *Follow up on opps's.* If you slipped up once & paid late, but otherwise have been a good customer, write the lender and ask to have it deleted.
- ✚ *Mix up credit.* Having a mix of credit makes up about 10% of your score.
- ✚ *Watch those new credit offers.* Don't open a flurry of new accounts. Too many inquires- except those batched together while you're shopping around for, an auto loan within a few weeks' time can hurt your credit score. This makes up around 10% of your score.

Today at the Credit Union to get the best loan rates you need a credit score of 730 or higher.

YOU CAN CHECK YOUR CREDIT FOR FREE
ONCE PER YEAR AT

www.annualcreditreport.com



Check out our website:

www.fargovafcu.org

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

