



HOLIDAY CLOSINGS
Avanti Federal Credit Union will be closed in observance of the following holidays

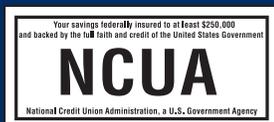
Martin Luther King, Jr. Day
Monday, January 16

Presidents' Day
Monday, February 20

INSPIRATIONAL QUOTE

"Do the right thing, even when no one is looking. It's called integrity."
~Unknown

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government



This Issue

- Annual Meeting Info
- Preapprove Your Way to a Better Car Deal
- Five Things To Do in January

Plan Now to Attend the 64th Annual Meeting

Friday, February 3, 2017

Elks Lodge ~ 600 West Kemp Ave. ~ Watertown, SD 57201

Learn more about your credit union and get to know our staff and volunteers.

Social/Registration begins at 6:00 p.m.
Buffet Meal at 6:30 pm with a short business meeting to follow.

Ticket cost is \$7.00 in advance and \$9.00 after January 27th. Tickets need to be purchased at the credit union office.

PURCHASE YOUR TICKETS BY JANUARY 27TH AND QUALIFY FOR ONE OF TWO \$50 CASH DOOR PRIZES!

There will be individual gifts for everyone as well as cash drawings. Elections will be held for two Board members. You may direct your nominations to Mike Mullin at 886-4605.

Preapprove Your Way to a Better Car Deal

Before you set foot on the car lot, get preapproved for an auto loan at Avanti Federal Credit Union. Getting preapproved for a car loan means you'll know what kind of rate you'll pay, and what size loan you're qualified for.



debt, auto insurance etc.

Once you're preapproved, you'll receive a preapproval letter that you can take car shopping showing the amount you're approved for.

If you have questions about how much car you can afford, or how financing works, an Avanti Federal Credit Union loan officer will be happy to help.

To apply for preapproval, you'll need to show:

- Name and address
- Social Security number
- Driver's license number
- Employer information (name, hire date, gross income)
- Current housing information — monthly payment, time in current residence
- Debt obligations — current credit card

Getting preapproved is a big advantage, as it shows car sales staff that you're a serious buyer. It also removes the pressure of negotiating financing contracts at the dealership, and allows you to focus your attention on finding the right vehicle. And, if you need another incentive, our low auto loan rates can get you on a faster track toward making your dream car a reality.

Call or stop in to Avanti Federal Credit Union today. We're here to help with all of your vehicle loan needs.

Five Things To Do in January

It's no surprise that January is a big month for making resolutions. And if you've been making resolutions for a while, you know how many of them fall by the wayside before February.

These suggested resolutions are different in two ways—they're in the 'set and forget' category, and they can make your life so much easier that you're likely to keep them:

- 1. Set up direct deposit.** Once you arrange to receive regular payments like your paycheck or Social Security and pension checks with direct deposit, you'll never have to worry about making timely deposits again. You'll know that your deposit is in your account exactly when you expect it to be.
- 2. Set up automated transfers to savings to pay yourself first.** The next smart step, after direct deposit, is to get funds into savings right away so they can begin earning dividends from the get-go.
- 3. Automate your mortgage payment.** Even with the typical grace period that most mortgage lenders allow, it's always a good move to take care of that big monthly payment. Again, you'll never have to worry about making the payment on time.
- 4. Automate minimum credit card payment or payments.** The penalty for a late credit card payment is not pretty. Set up an automated payment to cover at least the minimum due on all your credit cards; you always can pay additional amounts so you retire those debts as soon as you can. Set payments a few days before the due dates to protect your credit score.
- 5. Arrange to have any overdrafts automatically covered from your savings account.** Even if an overdraft is rare in your household, it can happen to the best money managers. Make sure you can cover any inadvertent overdraft with a direct transfer from your savings account and there's another worry you'll never have again.

If you've already managed these resolutions, think of one or two more that could help you get on and stay on the straight and narrow financially. For example, you might want to set up a low balance alert or a payment due alert from Avanti Federal Credit Union's online service suite. See www.avantifcu.net or call 605-882-2357 for more information.



CONTACT INFORMATION:

1620 4TH ST. NE

PO Box 534

Watertown, SD 57201

Phone: (605) 882-2357

Toll Free: (866) 820-9945

ONLINE BANKING:

www.avantifcu.net

EMAIL:

afcu@avantifcu.net

HOURS OF OPERATION:

LOBBY:

Monday - Friday

8:30 AM – 5:00 PM

DRIVE-UP WINDOW:

7:30 AM – 5:30 PM

24 Hour ATM

BOARD OF DIRECTORS:

Todd West, Chairman

John Stonebarger

Earl Cass

Troy Van Dusen

Brent Schamens

STAFF:

Judy Wolff,
President/Manager

Rachael Johnson,
Senior Loan Officer

Kyle Thomas,
Loan Officer

Sharon McBride,
Member Service Rep.

Tanya Eischens,
Member Service Rep.

SUPERVISORY COMMITTEE:

Liz Dunn,
Chairman

Scott Byer

Deb Cass

Visit us online at www.avantifcu.net
Download the Touchbanking App ■ Enter the App Code "avantifcu"