



This Issue

- Annual Meeting Info
- The Gift of Getting Organized
- Credit Unions Come Out on Top

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

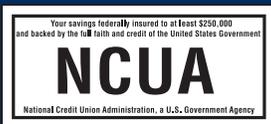
Martin Luther King, Jr. Day
Monday, January 15

Presidents' Day
Monday, February 19

INSPIRATIONAL QUOTE

“Look for something positive in each day, even if some days you have to look a little harder.”
~Unknown

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



Plan Now to Attend the 65th Annual Meeting

Friday, February 2, 2018

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 p.m. with a short business meeting to follow.

Ticket cost is \$8.00 in advance and \$10.00 after January 26th. Tickets need to be purchased at the credit union office.

PURCHASE YOUR TICKETS BY JANUARY 26TH 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 three Board members. You may direct your nominations to Kara Matteson at 605-237-1985.

The Gift of Getting Organized

Organizing your financial records is one of the best gifts you can give your family. By setting up a workable system and telling family members about it will ensure they know how to pick up the pieces should there be a crisis or death.



Social Security numbers or account numbers. Consider software organization tools, or going paperless. Sign up for online credit union and brokerage statements.

2. File it. Set up a simple filing system that anyone can follow, separating active from inactive files.

Getting organized doesn't mean finding a place for everything. It means knowing what to keep and for how long, where to store documents, and when to shred outdated statements.

Consider these tips to get started:

1. Eliminate waste. Toss items you don't need, such as receipts for small purchases or groceries, or records on autos you no longer need. To prevent identity theft, shred documents with

3. Protect it. Get a safe deposit box for anything that would be difficult to replace if destroyed, such as birth and marriage certificates, titles, household inventory, investment certificates, and military records.

4. Establish a routine. Open and sort mail daily. Arrange bills so you can pay them about the same time each month. Every year or so, weed your files.

Credit Unions Come Out on Top

What's the best place to bank in America?

Based on a recent study, one could reasonably argue it's a credit union.

"Credit unions are among the highest-rated services we've ever evaluated, with 93% of their customers highly satisfied, on average, versus 69% for the four biggest national banks," stated the reporting agency.

The reason, noted in the survey, is that credit unions emphasize superior customer service because as not-for-profit financial cooperatives, they are owned and managed by their members.

"Unlike profit-making banks, credit unions are tax-exempt," the report stated. "Members usually have access to free checking, slightly higher interest rates on certificates of deposit, and significantly lower rates for credit cards and auto loans."

Credit unions also save members more money. A study of all transactions and fees in more than 16,000 bank and credit union accounts found that credit union members pay annually only \$71 each year for checking, while bank members pay \$183.

Findings were based on a survey of 49,000 subscribers who provided more than 74,000 bank and credit union ratings. Along with credit unions, virtual banks also scored extremely well with customers, but as for-profit institutions, these primarily online organizations lack credit unions' unique cooperative structure.

Beyond offering consumers a great deal, the uniqueness of credit union's cooperative structure provides added benefit to the community via their core mission of service. "And while big banks romance well-to-do customers, credit unions reach out to help underserved communities," the report stated.

The cons of credit unions, the report noted, include fewer branches than big banks and restrictions on membership, but the report also pointed out that members of 3,500 credit unions have access to account information and cash through the CO-OP network's 30,000 fee-free ATMs.



Looking Back...

I Should Have Borrowed From the Credit Union

Looking back, it's easy to see that you made a bad deal financing your car anywhere but the credit union.

It's not too late to get out of reverse and drive forward. Talk to a loan officer about refinancing that loan.

We may be able to save you hundreds of dollars.

CONTACT INFORMATION:

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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

Brent Schamens

Liz Dunn

Jeff Riley

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:

Al Raeder,
Chairperson

Deb Cass

Scott Byer

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