



This Issue

- Annual Meeting Info
- Check Your Free Credit Reports
- Your Life Goals, Are Our Life Goals

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

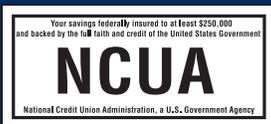
Martin Luther King, Jr. Day
Monday, January 21

Presidents' Day
Monday, February 18

INSPIRATIONAL QUOTE

“The secret of getting ahead is getting started.”
~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 66th Annual Meeting

Friday, February 8, 2019

Ramkota Hotel ~ Kampeska Hall ~ 1901 9th Ave. SW ~ Watertown, SD

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 \$9.00 in advance and \$11.00 after February 1st. Tickets need to be purchased at the credit union office.

PURCHASE YOUR TICKETS BY FEBRUARY 1ST 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 Kara Matteson at 605-237-1985.

Check Your Free Credit Reports Throughout the Year

It's important to check your credit report at least once annually to monitor for signs of identity theft or fraud, as well as check for any errors.



The Fair Credit Reporting Act (FCRA) requires each of the nationwide credit reporting companies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months. But don't order the reports directly from the companies. They are providing free credit reports only through annualcreditreport.com

or 1-877-322-8228. If you prefer to mail in your request, you can download the request form at <https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf> and mail it to the address on the form.

To take full advantage of these free reports, instead of ordering all three at once, order a report from a different company every four months. That way you can spread out these freebies and check your report throughout the year.

Your Life Goals, Are Our Life Goals

If there's ever a time that "millennials" need cooperatives, it's now.

The last ten years have been quite transformational for this generation of young adults. Younger millennials just graduating college likely saw their parents lose jobs, benefits and pensions while bank executives lost nothing. According to a study by Filene Research Institute, millennials make about as much (rather, as little) as previous generations, but factor in the average student loan debt of \$27,000 and that take home pay is quickly eaten up.

Despite that, millennials are principled and they maintain an optimistic outlook about their financial future. And life goals and financial goals are entwined. If you're looking to firm up yours, a credit union -- which is a not-for-profit financial cooperative that offer the same services as a bank -- is a smarter choice.

Here are some ways Avanti Federal Credit Union can help you achieve your life goals.

If you value open membership without boundaries, Avanti Federal Credit Union is for you. When you opened your first bank account, did you have to deposit some ridiculous amount of money or risk getting hit with a \$5 monthly fee? At a credit union, you usually only have to deposit a minimum of \$1 to \$10. That money is a "share" in the company instead of money that's invested in high risk securities. Anyone can open an account without worrying about meeting certain terms.

If you value cooperation instead of competition, a credit union is for you. Why should you have to suffer because your bank doesn't have ATMs everywhere? A \$4 fee here and there really adds up. You shouldn't have to spend \$24 to withdraw \$20. That's a ripoff! Instead, grab your smart phone, download the Money Pass app and find a free ATM to conduct your business. Voila! As everyone knows, life is a little better when you work together instead of making everything a competition.

If you value education, training and information, a credit union is DEFINITELY for you. Credit unions are the only financial institution with education as one of their foundational principles. Many credit unions will educate you about buying a house, buying a car, rebuilding after bankruptcy, saving for college and retirement planning.

A credit union, with it's not-for-profit values, can help you affect change in your community and life. Whether it's an auto loan, mortgage, small business loan or balance transfer credit card, they are simply a smarter choice. Set big goals in the New Year, and Avanti Federal Credit Union can help you achieve them.



WE WILL BE YOUR
**FINANCIAL
PARTNER**
FOR LIFE

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

Al Raeder, Vice Chairman

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:

Joan Van Meter,
Chairperson

Deb Cass

Scott Byer

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