



This Issue

- Annual Meeting Info
 - What is AI?
- How to Stick to a Budget When Prices are High

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

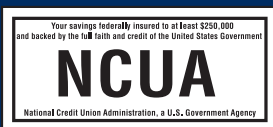
Martin Luther King, Jr. Day
Monday, January 15

Presidents' Day
Monday, February 19

INSPIRATIONAL QUOTE

"We become what we think about."
~ Earl Nightingale

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



DAKOTA
CREDIT UNION
ASSOCIATION



Plan Now to Attend the 71st Annual Meeting of Avanti Federal Credit Union

Friday, February 2, 2024

Watertown Event Center ~ 1901 9th Ave. SW ~ 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.
A short business meeting will follow.

There will be individual gifts for everyone and several cash drawings.

Elections will be held for three Board

Members.

You may direct your nominations to Kara Matteson at 605-237-1985.

MEMBERS MUST REGISTER BY JANUARY 26, 2024, AND WILL BE ELIGIBLE FOR ALL CASH DRAWINGS!

Ticket price is \$15.00 per person.

What is AI?

AI, or artificial intelligence, has been around for decades but has only recently been mentioned frequently in the news, mostly due to the introduction of generative AI in late 2022. Generative AI (an example is ChatGPT) lets users enter prompts and receive images, text or videos created by AI.



are all examples of AI. More recent examples include things like the generative AI mentioned earlier, algorithms used by social media channels, purchasing suggestions made on Amazon, virtual assistants on company websites, automated decision making for loan requests and more.

The term AI was coined in the mid-1950s at an event discussing computers and their future capabilities. Throughout the years, computer programs have been developed that do everything from defeating people at chess to recognizing speech. These

Computers can compute large quantities of data quickly and make decisions based on previous data and information fed into it. This is where it gets tricky as computers cannot reason like humans. AI will no doubt be a part of our lives but it is essential that it is scrutinized properly to benefit all of us.

How to Stick to a Budget When Prices are High

Inflation, or a general increase in prices and a fall in the purchasing power of money, has become a reality lately and many of us have felt the pinch on our finances. When prices are high, there are some things you can do to both reduce spending as well as bolster income.

- Put off large purchases such as new vehicles, vacations or home improvement projects if at all possible.
- If you're paying high interest rates on credit cards, check with Avanti FCU to see if you can transfer balances to their lower interest rate card.
- Curb energy usage by setting thermostats lower when you're not home, unplugging electronics when not in use, sealing any leaks around windows and doors, using energy efficient bulbs and having your HVAC system serviced for peak efficiency.
- Reduce gasoline costs by keeping tires properly inflated, consolidating errands and carpooling.
- See if you qualify for a discount on insurance by taking a defensive driving course.
- Get rid of monthly subscriptions you don't use.
- Use store brands instead of name brands.
- Plan meals to curb impulse buys at the grocery store.
- Brew your own coffee at home and take your lunch to work.
- Take on a second job or start a side business.



at Avanti Federal Credit Union!

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:

8:00 AM – 5:30 PM
24 Hour ATM

BOARD OF DIRECTORS:

Todd West, Chairman
Al Raeder, Vice Chairman
Brent Schamens, Secretary
Liz Dunn
Kathy Busch

STAFF:

Judy Wolff,
President/Manager

Rachael Johnson,
Senior Loan Officer

Tanya Eischens,
Loan Officer

Seth Skoglund,
Member Service Rep.

Zachary Dargatz
LATC Intern

SUPERVISORY COMMITTEE:

Joan Van Meter,
Chairperson

Kerry Stager

Linda Hopkins

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