



Where **PEOPLE** are worth more than money.

January / February 2024

Mailing Address

1730 Dakota Ave S
Huron, SD 57350

Phone

(605) 353-9977

Fax

(605) 353-1732

Website

www.m-ofcu.com

Lobby Hours

Monday-Friday: 8am - 5pm

Drive-Thru Hours

Mon-Thurs: 8am - 5:30pm
Friday: 8am - 6pm
Saturday: 9am - 12pm

Huron Federal Building Hours

Wednesday: 8am - 11am

Special Events

Scholarships Due

Monday, April 1

Credit Union Youth Month

April 1-30

Holiday Closings

Martin Luther King Jr. Day

Monday, January 15

Presidents' Day

Monday, February 19

2024 Scholarships

We are offering \$500 educational scholarships to our members!



If you or someone you know is pursuing higher education,

and is a member of M-O FCU, you are eligible to apply. Student must be going to attend, or currently attending

higher education (*does not need to be a graduating high school senior*). We will award four scholarships at \$500 each; 2 from M-O FCU and 2 thanks to a very gracious, anonymous donor.

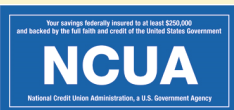
An application can be obtained at either of our locations, or by visiting our website www.m-ofcu.com—click on 'Services' then 'Forms & Applications'.

Deadline is Monday, April 1, 2024.

Value of a Vehicle Loan

Credit Builder: A vehicle loan can be more than just a way to buy a car. It can be a form of good debt that helps build your credit score. A vehicle loan is considered good debt, because owning a vehicle allows you to get to work and earn an income or attend classes to further your education.

Repairs: If you find yourself needing to make repairs to your vehicle but don't have the funds to do so, using your vehicle as collateral for a loan might be a more sensible option than using a high-interest credit card. In addition, we also offer GAP and Extended Warranty options.



Serving Federal & Postal Employees and their Families since 1950.

Staff Donations

At M-O FCU, we believe in supporting our local community. The staff are proud to have donated to a local Boy Scout troop through our jean week program. It's a great way for the employees to give back while also enjoying a more relaxed dress code.



Also, M-O FCU Staff along with other members of the SD Central Chapter of Credit Unions, donated items to the Salvation Army Food Pantry. Items included not only food, but also personal hygiene items like soap, deodorant, body wash, etc. Over 325 items were collected to help stock the shelves.



Youth Accounts

Do you know Pee Wee Penguin? Pee Wee, along with his friends Kiwi and Sheldon, love teaching kids about money. At M-O FCU we utilize the Pee Wee Penguin



program to help educate our young members about financial literacy by making it fun to save!

Our Pee Wee Penguin Club is for children 12 years and younger.

All youth with their own share account are automatically enrolled to enjoy all the great benefits the Pee Wee Program has to offer. Some of these include:

- ◆ **Quarterly Newsletters**
- ◆ **Birthday Card**—with bonus deposit coupon
- ◆ **Youth Certificates**—lower deposit requirement
- ◆ **Credit Union Youth Month Celebration**—held the entire month of April
- ◆ **Halloween Open House**—fun for adults too

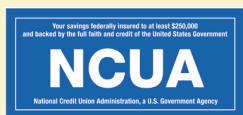
If you have a child/grandchild that doesn't already have an account we encourage you to open one today! Starting a savings account when they are young can help establish good saving habits for years to come. We can set up automatic transfers from your account to help build their savings even faster!



Holiday Loan Special

Do you feel like you have a holiday hangover?

The holidays may be over, but if you're finding yourself a little short of cash there is still time to take advantage of our Holiday Loan Special. Funds can be used for anything you need. But don't wait too long—this loan special is only available until January 31, 2024.



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